

SPOTLIGHT

JANUARY 2023



Impacting Our
COMMUNITIES

COMMUNITY IMPACT

Through Social Responsibility



Steve Greer

Chief Executive Officer
American Income Life &
National Income Life Divisions

Despite their good intentions, today's businesses are missing an opportunity to integrate social responsibility and day-to-day business objectives – to do good and make money simultaneously. – Cindy Gallop

For those of you who may not know about the beginnings of our company, Bernard Rapoport (1917-2012) was 34 years old when he founded American Income with \$25,000 of borrowed capital. His parents were Russian Jewish immigrants, and Bernard grew up in poverty, working his way through the University of Texas during the Great Depression.

Mr. B, (or simply B) as he was affectionately called, was acutely aware of the anti-semitism and social inequity that was taking place around the world during and after the Second World War. His company, however, offered *Opportunity Unlimited*, as it came to be called, to anyone willing to work for it, which was rare at that time. Mr. B was a true champion for workers and their families and offered quality insurance products that help protect them from

the financial instability that can occur when a loved one dies.

B was a lifelong supporter of education, social justice, and political issues important to the working families his company – our company – continues to serve. He used his wealth and the Company's influence to support many local, national, and international organizations. He truly believed in the concept of giving back to the communities where we live, work, and visit. When the opportunity arose for AIL-NILICO to become part of the Torchmark (now Globe Life) family of companies, B did his homework to make sure AIL-NILICO would not only continue its mission but expand its outreach as well.

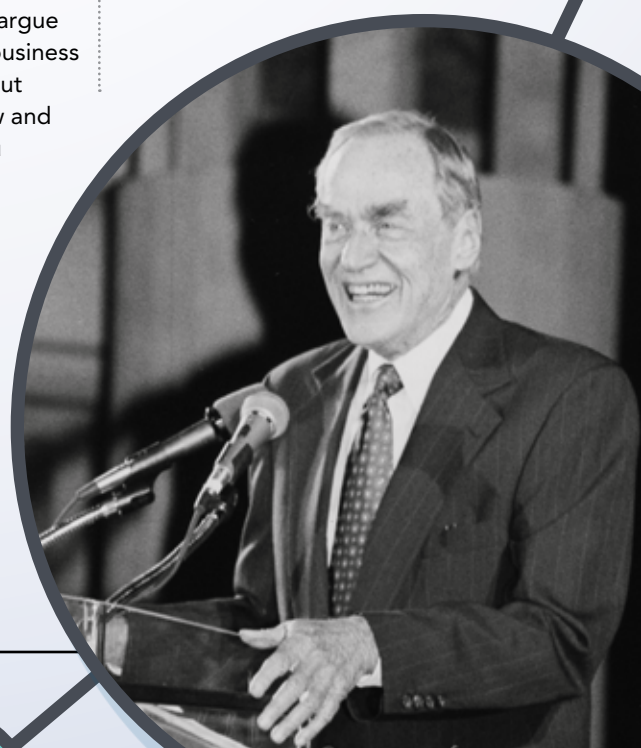
It will be 11 years in July since Mr. Rapoport passed, but his legacy lives on through us. Some people still argue that businesses should focus on business and let somebody else worry about social responsibility. What B knew and what Globe Life knows is that you can do good and make money at the same time. Countless studies, including one by Forbes magazine, show that people are seeking out companies (and staying with them longer) that help them feel like they are making a difference. Bottom line: Giving back is not only the right thing to do but engages our people in charitable giving and volunteer activities that matter. This brings meaning and a sense of

connection. We're working together to *Make Tomorrow Better*.

In this issue of *Spotlight*, we direct your attention to just a few of the various ways Globe Life and American Income Life and National Income Life – as companies and as the dedicated, caring, and generous individuals who comprise them – helped make a difference in 2022. Please see **pages 16–19**.

I want to thank all of you for your dedication to serving our clients and for your generous participation in helping us positively impact our communities. Seriously, y'all are the BEST! I promise we'll provide more meaningful and impactful giving opportunities in 2023. 🙏

Learn more: *Being Rapoport: Capitalist with a Conscience* is available on Amazon.



SPOTLIGHT

ARC.AllLife.com/Spotlight.aspx

A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

JANUARY 2023

VOL. 56 NO. 1

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2022, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **74.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 2/21/ before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 2/24**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 2/28 before 4:30 p.m. CST** to count for **February** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$8,187,271

in total BONUSES were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 44–52**.

\$9,166,187

in total NOVEMBER RENEWALS were paid out in December to 5,629 total agents.



RECORD BREAKERS



\$313,990
MTD Net ALP

DANIEL PARAVISINI
Veteran Producer
AO

\$1,362,471
YTD Net ALP



\$4,654,183
YTD Net ALP

ENO IFTIU
MGA
AO



\$13,827,599
YTD Net ALP

MARIO HAJRO
RGA
AO

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2023 Awards Presentation are: the top SGA per category from Categories I–XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2023 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 3–6, 2023.



LOOK FOR ME!

ANNIVERSARIES

31 YEARS OF SERVICE Tom Williams, SGA	Ruth Randall, AGT Anna Senra, AGT	Thomas Huynh, MGA Wilmer Jimenez, AGT	Steven Dell, MGA Tina Fu, SA	John Orr, AGT Christina Pinnock, AGT	Suzette Quevillon, MGA Gary Rausa-Augustin, SA	Brandon Gustin, AGT Thomas Hager, GA	Justin Sasano, SA Jennifer Savino, SA	Morgan Cash, AGT Eduarda Chagas, AGT	Gabriel Gutierrez, AGT Andrew Haeberlen, GA	Terrace Mahone, AGT Sheri Martin, AGT	Nicholas Russo, SA Andre Salviano, AGT
24 YEARS OF SERVICE Bobby Gujral, RGA Krissa Hensley, PR	Peer Shmelzer, GA Judy Spade, PR	Dawid Liniewski, AGT Brody Maughan-Evanson, RGA	Hasan Ghazal, RGA Damen Hartwick, GA	Mark Reilly, MGA Katy Rivera, MGA	Cartiza Rojas, MGA Julie Schwab, SA	Cameron Hall, SA Shantoya Henry, SA	Vanessa Suiter, GA Patrick Sullivan, GA	Patrice Charles, AGT Elizabeth Contreras, SA	Robert Hager, AGT Isabella Hallowell, SA	Samantha Maywood Mills, AGT Destiny McClellan, AGT	Denise Scott, SA Jonathan Scott, SA
22 YEARS OF SERVICE Erica Dalager, PR David Wang, RGA	12 YEARS OF SERVICE Howard Dotson, AGT Aaron Haynes, GA	Angelique Piquion, GA Darcy Schrieber, SGA	Jessie Holland, GA Alyssa Libby, RGA	Antonino Taormina, RGA Chilynn Acevedo, RGA	Charles Son, AGT Jessica Specht, MGA	Liliana Hernandez, SA Andi Iftiu, GA	Sonya Tamarchenko, SA Jabari Thompson, MGA	Kacie Converse, GA Matthew Cooke, SA	Mitchell Hambley, GA Vincent Harris, AGT	Jamie McGilvray, SA Marcos Mejia, AGT	Maria Silva, AGT Jordan Stanford, AGT
21 YEARS OF SERVICE Ryan Stenglein, RGA Thomas Tulowiecki, AGT	Chris McFoy, MGA	Ryan Witham, MGA	Rielly Maher, RGA Joseph Mocerì, GA	Bradley Allen, MGA Taiah Bailey, AGT	Ethan Stingley, GA Bryan Stoddard, AGT	Andrew Jeans, GA Amaris Jones, GA	Christopher Toth, MGA Awbrei Vachon, GA	Jesse Cortez, AGT Samantha Dallmer, SA	Wendy Harris, GA Kevine Hart, AGT	Christopher Mendez, AGT Dominic Mendoza, AGT	Stanley Stephen, SA Igor Stojcevic, AGT
20 YEARS OF SERVICE Tasha Tucker, AGT	11 YEARS OF SERVICE Erin Allen, RGA Elyse Bryan, MGA	John Lamere, AGT Stuart Pagan, RGA	Alec Seibold, RGA Jeffrey A Smith, RGA	Tyler Church, MGA Ariane Davis, GA	Diane Stroud, SA Morvarid Tadayon, AGT	Trisha Jones, SA Daniel Levine, GA	Lance Westlake, AGT 1 YEAR OF SERVICE	Samantha Dockett, SA Amanda Davis, GA	Cherie Henik, PR Joseph Hervatine, SA	Makenzie Montgomery, SA Anyelika Moreno, SA	Brian Tanner, GA Mary Taylor, AGT
19 YEARS OF SERVICE Devin Phillips, AGT	10 YEARS OF SERVICE Joshua Dishong, RGA Pamela Faircloth, AGT	Kerry Zorns, MGA	Nathan Stuck, SA Justin Thompson, SA	Tyler Church, MGA Ariane Davis, GA	Scott Whitford, AGT 2 YEARS OF SERVICE	Fatima Mashriqi, AGT Jordan A Miller, AGT	Liliana Aguiure, GA Austin Allen, AGT	Esmeralda De La Rosa, SA Anthony Diaz, SA	Hope Hice, AGT Cameron Hoag, AGT	Celia Moreno, AGT Monetta Moseley, SA	Vanessa Tedesco, SA Sean Terry, AGT
17 YEARS OF SERVICE Michael Vasu, SGA	9 YEARS OF SERVICE Meaghan Krescko, RGA	Walter Icaza, SGA Kristina Joachim, GA	Crystal Vairretta, RGA 4 YEARS OF SERVICE	Stacie Freye, SA Elaine Gamble, AGT	Danielle Anderson, GA Joyce Badame, SA	Amy Vasquez, AGT Jonathan Villa, SA	Diego Alvarez, MGA Christina Anderson, SA	A'Leah Dlabik, GA Dorothea Dockett, SA	Michelle Kapusta, AGT Sherrie King, SA	Alexander Nachman, SA Mahmoud Oditallah, AGT	Grant Thompson, SA Gaven Turgeon, SA
16 YEARS OF SERVICE Mark Beckford, SGA Dustin Dunbar, RGA	8 YEARS OF SERVICE Omar Billy, RGA	Kevin Kennedy, GA Matthew Lehman, AGT	Laila Abadi, GA Chabeli Aguiar Nodal, AGT	Kendrick Greene, MGA Joshua Hosenbold, SA	Victor Jadoo, GA Ryan Jarvie, GA	Francis Odio, SA Jarek Olsen, SA	Gerald Anderson, AGT Rebecca Anderson, SA	Eugene Estica, AGT Michael Francoeur, SA	Leonard Pataca, SA Wendy Peragondej, GA	Rocio Urquilla, GA Leslie Villeneuve, AGT	Anne Turner, SA Rocio Urquilla, GA
15 YEARS OF SERVICE Ashlynn Orng, MGA	7 YEARS OF SERVICE Tiffany Babin-Washington, SGA	Chase Miller, RGA Laurence Moore, MGA	Suely Bodart, GA Jeffrey Borkowski, AGT	Gabriel Hurst, SA Victor Leighton, RGA	Montana Hanson, GA Chalisa Holmes, MGA	Scott Whitford, AGT 2 YEARS OF SERVICE	Lauren Appelbaum, SA Laura Bailey, SA	Yaser Galera, SA Michael Gamboa, SA	Eriannet Perez, SA Luis Perez, SA	Barbara Wayman, SA Courtney Weseman, GA	Thomas Walsh, AGT Carmen Watson, AGT
14 YEARS OF SERVICE Maria Diringier, AGT	6 YEARS OF SERVICE Bradley Christiansen, GA	John Zwald, AGT	Stephanie Burghardt, MGA Jessica Christersson, PR	Henry Jacobs, MGA Demetrius James, AGT	Joshua Hammond, SA Chalisa Holmes, MGA	Timothy Brey, GA Cynthia Broach, AGT	Heidi Bargery, AGT Emme Barker, AGT	Nicholas O Garcia, SA Nicholas Geyer, GA	Michael Kapusta, AGT Sherrie King, SA	Adam Rossi, AGT	Rebekah Witvoet, SA Koshah Woods, AGT
13 YEARS OF SERVICE Hunter Houvener, AGT	5 YEARS OF SERVICE Shannon Stroud, AGT	Nella Lejeune, SA	Michael Jang, MGA Kenrick Ledoux, GA	Michael Johnson, MGA Gunnar Jorstad, MGA	Gabriel Hurst, SA Victor Leighton, RGA	Anthony Brown, SA Dalton Cassavoy, SA	Angela Perez-Gomez, GA Gurpartap Randhawa, SA	D' Audray Gillard, SA Clayton Gokjovich, SA	Angel Lee, PR Scott Lepthien, SA	Adam Rossi, AGT	Amelia Williams, SA Brian Wilson, SGA
George Murry, PR	4 YEARS OF SERVICE Danny Juskiw, RGA	Juan Leonardo, MGA Jon Linker, AGT	Nella Lejeune, SA Juan Leonardo, MGA	Peter Ko, GA Thor Leighton, RGA	Victor Liu, SA Diana Loza Sanchez, SA	Victor Jadoo, GA Ryan Jarvie, GA	Simon Reichert, SA Luke Reiter, GA	Georgia Boquel, SA Marisa Brockway, SA	Shandale Goodsell, AGT Alexander Graf, SA	Adam Rossi, AGT	Rebekah Witvoet, SA Koshah Woods, AGT
	3 YEARS OF SERVICE Morgan Lobello, RGA	Gregory Caldwell, AGT Sergio Carta, SGA	Adrienne Bragas, RGA Gregory Caldwell, AGT	Michael Newcomer, SA Jasmyne Norris, AGT	Sumarah Montas-Brown, GA Ashley Mysza, GA	Victor Jadoo, GA Ryan Jarvie, GA	Benito Rivas, SA Noel Robbins, PR	Aaron Bronson, AGT Logan Buckley, GA	Deshaunte Longley, SA Anthony Lopez, SA	Adam Rossi, AGT	Rebekah Witvoet, SA Koshah Woods, AGT
	2 YEARS OF SERVICE Timothy Copenhaver, AGT	Julie Childs, AGT Jessica Daniels, MGA	Gregory Caldwell, AGT Sergio Carta, SGA	Michael Newcomer, SA Jasmyne Norris, AGT	Sumarah Montas-Brown, GA Ashley Mysza, GA	Victor Jadoo, GA Ryan Jarvie, GA	Kara Roenspies, GA Jeffrey Rogers, SA	Aaron Bronson, AGT Logan Buckley, GA	Deshaunte Longley, SA Anthony Lopez, SA	Adam Rossi, AGT	Rebekah Witvoet, SA Koshah Woods, AGT
	1 YEAR OF SERVICE Nicholas Gasparro, AGT		Gregory Caldwell, AGT Sergio Carta, SGA	Michael Newcomer, SA Jasmyne Norris, AGT	Sumarah Montas-Brown, GA Ashley Mysza, GA	Victor Jadoo, GA Ryan Jarvie, GA	Perla Cardenas, AGT James Carpenter, AGT	Aaron Bronson, AGT Logan Buckley, GA	Deshaunte Longley, SA Anthony Lopez, SA	Adam Rossi, AGT	Rebekah Witvoet, SA Koshah Woods, AGT

PROMOTIONS

STATE GENERAL AGENT Alexander Gross Kimberly Hamilton David Rigney	Tanya Black Alexander Crist Nicholas Daltro Santos	Jameel Poteat Alexis Ramos Teresa Rasmussen	Jabari Fitzpatrick Jason Gibson Wendy Harris	Shalee Sayers Joseph Seus Jeanneliza Solis	Jalen Davis Cheyanne Derosa Isaiah Escalante-Garcia	Lukas Yoder Juneth Zambrano De Grasso Michelle Zeringue	Carlos Da Cruz Raynieka Davis Niala Francois	Zachery Jones Jennifer Joseph Yanique Khodra	Sean Northgrave Kyle Ocupe Sean O'Neill	Teresa Scott Christian Shellum Andrea Shepard	Kaleb White Jacob Whitmarsh Lamar Williams
REGIONAL GENERAL AGENT Michael Battaglio Mercedes Bens Carolyn George	Adam Green Kendrick Greene Kathleen Gross	Katy Rivera Theon Smith Derek Sutherlin	Elijah Hill Shelby Hill Yolanda Hill	Vedran Sudar Leyna Tran Talon Voight	Robert Jones Alexis Langley Jaime Lopez	Manuel Alamo Nathaniel Anaya Amanda Atkin	Madison Fritz Tabitha Garcia Jasmine Garrett	Johnny Khoury Brandon Koishal Roxanne LaFlamme	Karen Paris Aidan Perez Eriannet Perez	Vandell Simpson Justin Siverhus Richard Smalls	Zavion Williams Ashley Woodyard 52.5% SUPERVISING AGENT
MASTER GENERAL AGENT Michael Bossett Mercedes Bens Carolyn George	Robert Hepler Lauren Hogue Michael Hosey	Richard Zuccato 70% GENERAL AGENT Duke Adu-Jones Jacob Brumfield	Mitzi Holmes Alejandro Jardon Alvin Johnson	Ashley West 57.5% GENERAL AGENT Joseph Bardsley Tristian Haynes	Betania Maury Cermenio Briasia McClarity Eduardo Peraza Ramos	Jacqueline Barthany Branden Bowman Robert Caldwell	Christian Gilman Desira Glenn Bryan Gonzalez	Edwin Libreros Heidi McMullin Nicholas Mihelich	Marques Price Susan Quassani Corinne Read	Quincey Snyder Walter Solano Randi Szakaly	Ashley Woodyard 52.5% SUPERVISING AGENT Jerry Delaleu
MASTER GENERAL AGENT Bradley Allen Lindsay Belham Brandon Bennett	DeAngelo Jackson Parveen Lakhani Donald Lewis	Steven Pavel Angelique Piquion 67.5% GENERAL AGENT Cynthia Bracho Pacheco	Renata Johnson Christina Konstanzer Andrea Laurent	Ashley West 57.5% GENERAL AGENT Joseph Bardsley Tristian Haynes	Gizelle Jane Rabi Ellena Sornoso Gerald Sosa	Kyle Carpenter Jessica Claypool Thomas Cole	Joshua Hearne Asil Hijaz Elisha Hill	Daetyn Miller Taylor Moran Sherita Moreland	Michael Price Susan Quassani Corinne Read	Persia Torbit Cienna Toro Talon Trent	Ashley Woodyard 52.5% SUPERVISING AGENT Jerry Delaleu
	Jonathon Long Jonah Mullins-Wilson Demarcus Oliver	Robin Cole	Matthew Obringer Nolan Rasmussen Daryl Reyes	Ashley West 57.5% GENERAL AGENT Joseph Bardsley Tristian Haynes	Jacob Thomas Cynthia Vickers Jessica Werner	Leonel Contreras Kristopher Cross	Joseph Ibe Alexmae Jackson Kushtrim Jakupi	Alexander Sanchez Hannah Myers Laura Neiter	Brandon Rudzonis Carissa Saad Fabian Salazar	Ramon Valdez Denis Vasquez Erlisabeth Velazquez	Ashley Woodyard 52.5% SUPERVISING AGENT Jerry Delaleu
	Marcus Pettigrew			Ashley West 57.5% GENERAL AGENT Joseph Bardsley Tristian Haynes	Nathan Wilbanks				Alexander Sanchez Hannah Myers Laura Neiter	Deborah Waltman Jordyn Watkins	Ashley Woodyard 52.5% SUPERVISING AGENT Jerry Delaleu



MAKING TOMORROW BETTER *EVERY DAY*



Jason Beckman

Division Vice President
PR Field Operations

In January, 100-plus members of the PR Team gathered in Allen, TX for our 2023 PR Global Meeting. It was a phenomenal kickoff to celebrate Team PR's accomplishments in 2022 and to gear up to make 2023 our best year ever! We shared best practices on acquiring new groups, maintaining existing relationships and optimizing lead returns on our direct mail pieces.

In 2020, the PR Team began a tradition of working with a local charity to give back in our effort to *Make Tomorrow Better*. In 2020, we partnered with the North Texas Food Bank to stuff backpacks of food for the weekend

for young children who may not have a meal until they return to school the following Monday. In 2022, we stuffed thousands of teddy bears for Operation Gratitude that would end up being delivered to children who have a parent deployed overseas.

At this meeting, the PR Team partnered with Tango Charities to make more than 2,800 sandwiches that would be delivered to local shelters to ensure those who were hungry would be able to have a sandwich and a bag of chips as nourishment in the evening.

Everything we do at AIL-NILICO is done with making tomorrow better in mind. Making tomorrow better isn't a single event or a PowerPoint slide on a large screen. It's something we all do every day for our communities.

Every time a member of the PR team signs a group, we *Make Tomorrow Better* for the members of that group as

they now have additional peace of mind with our no-cost AD&D benefit.

Every lead generated by a PR Rep helps *Make Tomorrow Better* as that member has an opportunity to be educated on the products and services available to them through education with an AIL-NILICO agent.

Every policy sold by an agent helps *Make Tomorrow Better* as that family now has the added protection to ensure their financial security. That means the family can grieve without wondering where funds will come from to pay for final expenses, stay in their home, provide their children a path toward higher education and help replace monthly income. In short, we help families stay in their communities in their most challenging times.

Make Tomorrow Better isn't just what we do; it's who we are! 🧡

Q4

PR Contributions

AFSCME COUNCIL 4 – Contribution supporting their Toy Drive

CWA Pittsburgh – Post Gazette Strike Unity

Family Values a Work

Guide Dogs of America – William W. Winspinger Charity Event

High-Road Construction Defense Fund – Sponsorship

United Food & Commercial Workers – Contribution supporting the Howard University Center for Sickle Cell Disease Fund

Jewish Labor Committee – Sponsorship at the Jewish Labor Committee Human Rights Award Gala

Jobs with Justice Education Fund – Eleanor Roosevelt Human Rights Award Celebration Sponsorship & Sarita Gupta Legacy Fund Support

Labor Council for Latin American Advancement – Event sponsorship

Mid-Atlantic Regional Joint Board (Workers United) – Conference

New York City Building and Construction Trades – Conference

New York State AFL-CIO – Ad & Event sponsorship

Ontario Federation of Labour – Jack Layton Scholarship

Oregon AFL-CIO – Event sponsorship

Retail, Wholesale and Department Store Union – Contribution supporting the Jewish Labor Committee

Seafarers International Union of North America – Contribution supporting the Charleston Port & Seafarers Society

South Central AFL-CIO – Convention/Conference

International Brotherhood of Teamsters – Teamster Scholarship Fund

The Workmen's Circle – Event sponsorship

National Association of Building Trades – Contribution supporting the "Trades Futures" initiative

UDWA AFSCME 3930 – Golf Tournament

UFCW 1473 – Contribution supporting their Hand Up program

UFCW 1995 – Golf Tournament

United Farm Workers of America – Donation, Event Sponsorship & Ad

Contributions listed are from September through December.

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Damaris Trejo	4	Sabrina Lloyd	Joanna Salazar	2	Cindy Furer	Joanna Grossman	2	Albert Serur
Daoud Naser	3	S-S-Parks-Salvaggi	Scott Urbanowicz	2	Henderson-Locker	Kevin Henry	2	S-S-Bendure-Hartwig
Montzer Alwatan	2	AO	Mariana Morales	2	Sabrina Lloyd	Trentan Stamm	2	Michael Vasu
Kaleb White	2	AO-Lorence	Robert Hanson	2	Ernest Powell			
Leonel Lazcano	2	Desi Dimitrova	David Garcia	2	Jesus Romero			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	7	Sabrina Lloyd	Ryan Witham	4	Gryska-Hamilton	Taleb Jammoul Hajali	3	Walter Icaza
Mark Dushaj	5	AO	Sierra Kelsey	4	Ralston-Ralston	Donald Lewis	3	Sabrina Lloyd
Joseph Gojcay	5	AO	Danny Juskiw	4	S-S-Bendure-Hartwig	Katie Stahulak	3	Sabrina Lloyd
Jesse Doherty	4	AO	Jovanie Scarlett	4	Weatherspoon-Harris	Matthew Abdo	3	Moore Midwest
Ashlynn Orng	4	AO	Abigail Luna Rodriguez	3	AO	Jhanna Valerio Vivas	3	Beto Quintero
Joseph Tomanovich	4	AO	Steven Dell	3	Simon Arias	Klyo Vidal	3	Beto Quintero
Kaia Pirazzini	4	Richard Correa	Craig Strompf	3	Cindy Furer	Tahis Quintero Bonilla	3	Jesus Romero
Gary Slocum	4	Desi Dimitrova	Mitchell McLaughlin	3	Brett Gryska	Mickey Adkins	3	Darcy Schrieber
Eldine Mpanzu	4	Michael Ezeafulukwe	Jessica Specht	3	Brett Gryska	Steven King	3	Darcy Schrieber
Chilynn Acevedo	4	Fisher-Zuzick	Alexander Gomez	3	Kevin Holtz	Matthew Conrad	3	S-S-Parks-Salvaggi
Stephanie Burghardt	4	Gryska-Boles	Rana Shirer	3	Holtz-Rigney	Clayton Slaughter	3	Michael Vasu

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Danny Sourì	6	Sabrina Lloyd	Joshua McTier	2	Richard Correa	Luciano Valero Vidal	2	Beto Quintero
Tyler Lan	4	AO	Alexis Mena	2	Fisher-Zuzick	Regina Koonce	2	Ralston-Ralston
Mohamed Aljahmi	3	AO	Danial Arif	2	Giglione-Ackerman	Liliana Aguirre	2	Jesus Romero
Race Rogers	3	Darcy Schrieber	Victor Medina	2	Hemerson Gonzalez	Jaime Fuentes	2	Jesus Romero
Jihad Ottallah	3	S-S-Parks-Salvaggi	Kevin Kennedy	2	Gryska-Hamilton	Talon Voight	2	Joseph Rotolo
Joey Kennedy	2	AO	Michael Lewo	2	Henderson-Locker	Micah Focken	2	Darcy Schrieber
Troy Plummer	2	AO	Dulce Paz	2	Sabrina Lloyd	Giorgi Gogidze	2	Albert Serur
Richard Sidoti	2	AO	Breyon Williams	2	Andrew McQuade	Mason Duty	2	S-S-Bendure-Hartwig
Jozef Tinaj	2	AO	Laurence Moore	2	Moore Midwest	Sky Plunkett	2	S-S-Bendure-Hartwig
William Speckels	2	AO-Lorence	Nicole Wright	2	Nick Moore	Jeffery May	2	S-S-Parks-Salvaggi
Timothy Bugge	2	Simon Arias	Ryan Martin	2	Moore-DeFurio	Joshua Notte	2	S-S-Parks-Salvaggi
Nahomy Ramirez	2	Mauro Capozucca	Carlos Navas	2	Beto Quintero			

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

Pinnacle

RECRUITING CLUB

TOP RECRUITING AGENTS** DECEMBER



Astrid Gomez Castrillon
10 Recruits
Hemerson Gonzalez



Nicole Bolognesi
5 Recruits
Theodore Pappas



Timothy Bugge
5 Recruits
Simon Arias



Jacob Krieger
5 Recruits
S-S-Parks-Salvaggi



Maria Lagios
5 Recruits
AO



Blake Tomblin
5 Recruits
Simon Arias

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Gomez Castrillon	10	Makayla Martinez	3	Axel Carrasquel	2	Damen Hartwick	2	Aubrie Ray	2
Nicole Bolognesi	5	Ervin Metaj	3	Tami Chaimov	2	Laurren Henson	2	Anton Sinishtaj	2
Timothy Bugge	5	Sarai Montalvo	3	Genevieve Clements	2	Douglas Hernandez Borges	2	Michele Stewart	2
Jacob Krieger	5	Sean Saigeon	3	Sean Deandrade	2	Alex Jankowski	2	Thomas J Vena	2
Maria Lagios	5	Manique Sala	3	Matthew Diulus	2	Mary Jobe	2	Klyo Vidal	2
Blake Tomblin	5	Andrea Schmitt	3	Yael Enriquez	2	Luke Leboeuf	2	Elizabeth Wallin	2
Kevin Beaver	4	Courtney Somsan	3	Isabel Espinoza Alvarez	2	Klaudio Martinaj	2	Travis White	2
Nicholas Llewellyn	4	Andrew Bogeas	2	Sokol Fazliu	2	Jeffery May	2	Hunter Wood	2
Jason Bratin	3	Branden Bowman	2	Elijah Findley	2	Michael McKiernan	2	Meredith Woolverton	2
Derek Burnett	3	Adrienne Bragas	2	Taurean Flournoy	2	Chase Miller	2	Janine Yingling	2
Jessica Chang	3	Michael Broadnax	2	Bryan Garcia	2	Shahriar Mohammadi	2	Spencer Young	2
Alexander Gomez	3	Vincent Brown	2	Nicki Griffiths	2	Griffin Parker	2		
Eno Iftiu	3	Athea Buchanan	2	Mario Hajro	2	Travis Picklesimer	2		
Johnathon King	3	Robert Burns	2	Harbi Hamdan	2	Jacqueline Prieto	2		
Nathan Labranche	3	Eric Butt	2	Robert Hanson	2	Kimberly Ramirez	2		

TOTAL PINNACLE RECRUITERS: 347 TOTAL PINNACLE RECRUITS: 459

TOP RECRUITING AGENTS** YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	93	Matthew Conrad	14	Sergio Carta	11	Lori Hamel Johnson	10	Nikola Homesin	9
David Carpenter	27	Jenna Gula	14	Jessica Chang	11	Keith James	10	Jacob Krakora	9
Nicholas Chuma	20	Nairobi Contreras	13	Taleb Jammoul Hajali	11	Jacob Krieger	10	Patricia Marickovich	9
Sierra Hartwig	20	Michael McKiernan	13	Spencer Kozej	11	Tyler Lan	10	James Marks	9
Corey Helly	17	Blake Tomblin	13	Estephania Montecillo	11	Ashlyn Lauderdale	10	Blake McClain	9
Adianeza Rodriguez	17	Adam Wheeler	13	Jhanna Valerio Vivas	11	Conor Markins	10	Beau Minnick	9
Peter Kwiatkowski	16	Omar Billy	12	Ransey Vazquez	11	Genesis Medina Mendoza	10	Mia Mitchell	9
Yael Enriquez	15	Elijah Findley	12	Klyo Vidal	11	Ryan Parrish	10	Julian Navalta	9
Noe Perez	15	Michael Giachetti	12	Brandon Bennett	10	Sean Saigeon	10	Aldo Ramirez Marinelli	9
Gregory Rudolph	15	Chase Miller	12	Enrique Certad	10	Alessandro Succurro	10	Clayton Slaughter	9
Kevin Beaver	14	Matthew Ward	12	Alexander Gomez	10	Jeffery Thiel	10	Luciano Valero Vidal	9

TOTAL PINNACLE RECRUITERS: 2307 TOTAL PINNACLE RECRUITS: 5067

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.
● *Spotlight* will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. *Spotlight* may picture more or less than 5 in case of a tie.
■ The number of YTD Pinnacle Recruits listed for *Spotlight* recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

Pinnacle

RECRUITING CLUB

NEW CLUB MEMBERS*



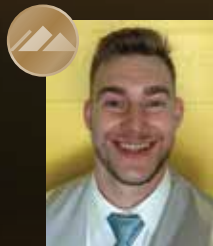
Corey Helly
Giglione-Ackerman
16 Recruits
PLATINUM



Kevin Beaver
S-S-Parks-Salvaggi
11 Recruits
GOLD



Michael McKiernan
AO
10 Recruits
GOLD



Chase Miller
S-S-Bendure-Hartwig
10 Recruits
GOLD



Melissa Sidoti
AO
10 Recruits
GOLD



Jacob Krieger
S-S-Parks-Salvaggi
7 Recruits
SILVER



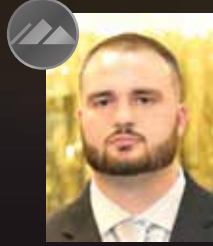
Timothy Bugge
Simon Arias
6 Recruits
SILVER



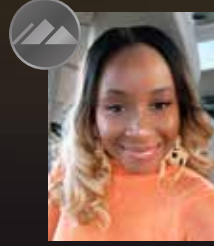
Derek Burnett
Simon Arias
6 Recruits
SILVER



Lori Hamel Johnson
AO
6 Recruits
SILVER



James Marks
Simon Arias
6 Recruits
SILVER



Toni-Ann Allen
Giglione-Ackerman
5 Recruits
SILVER



Normaned Arocho Pendas
Beto Quintero
5 Recruits
SILVER



Jason Bratin
Simon Arias
5 Recruits
SILVER



Michael Broadnax
Simon Arias
5 Recruits
SILVER



Carrington Hanna
AO
5 Recruits
SILVER



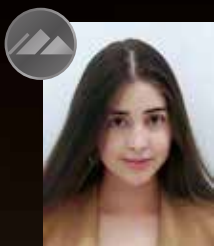
Troy Henderson
S-S-Parks-Salvaggi
5 Recruits
SILVER



Alex Jankowski
Simon Arias
5 Recruits
SILVER



Ryan Martin
Moore-DeFurio
5 Recruits
SILVER



Mayerlin Ramirez Davila
Walter Icaza
5 Recruits
SILVER



Aubrie Ray
Greg Graham
5 Recruits
SILVER



Jeffrey Tillman
S-S-Bendure-Hartwig
5 Recruits
SILVER



Nicholas Triantafyllidis
Prata-Wilson
5 Recruits
SILVER



Travis White
Brian Schreiter
5 Recruits
SILVER

*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.

NEW SGAs



Alexander Gross | Missouri

Alex was a professional poker player, among other things, before joining AIL in 2020. He was drawn to our company by the leads, the great purpose of helping working families, and the unlimited opportunity to grow. He says that from his first day, he knew he wanted to be an SGA, and he stepped up as soon as the opportunity presented itself. Alex sees his SGA office as providing an amazing opportunity in a “city that has the work ethic and mindset for success. That is what AIL did for me, and I am excited to hit my goal of financially changing thousands of people’s lives.”



Kimberly Hamilton | New York

Kim holds a Master’s degree from San Diego State University and before she joined NILICO in 2014, she was in cardiac nursing. She pursued the SGA track because she enjoys helping people better their lives and the lives of their families. “I love being a part of someone’s journey,” Kim says. Her goal for their office is to work with the community to help build legacies. “The miracle of renewals allows us to impact so many in positive ways. I want to share that and help people see what is possible with hard work, dedication, and the right heart.”



David Rigney | Michigan

Dave earned a Bachelor’s degree in Operations Management from the University of Cincinnati in 2009 and joined AIL in 2011. He was attracted by the opportunity to have control of his income and advancement. He says the most rewarding part of working with the Company has been enabling his wife to stay home and raise their three children as well as watching his team grow and advance. He decided to pursue agency leadership “to influence more people. We put time into everyone that puts time into themselves.” Dave says he’s grateful for his mentors over the years, especially Kevin Holtz “for showing me the definition of a true leader.”

EXECUTIVE COUNCIL

AIL-NILICO'S 2023 EXECUTIVE COUNCIL

The **AIL-NILICO Executive Council** is an elite group of agency leaders who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.



Rick Altig (AO)



Simon Arias



Ryan Giddens



Stephen Giddens



Rob Hay (AO)



James Hill (AO)



Kevin Holtz



Andrew McQuade



Nick Moore



Matthew Parks



Marc Salvaggi



Marcus Smith



Jim Surace



Tommy Vena



Josh West



Brian Zuzick

MAKING A DIFFERENCE EVERY DAY

We believe in investing in the communities where we live, work and visit by giving back through the Make Tomorrow Better giving initiative. Giving back is not just what we do, but it's who we are.



Fred Hadayia
Division Vice President

As we start a new year my question is - are you a difference maker? If you're new, you may not know this but you work for a company that goes above and beyond to create community impact. You have the opportunity to be a part of it!

In looking at what younger job seekers are looking for in a career, here's some things they consider:

- **Income**
- **The chance to work with great leaders**
- **Advancement and security**
- **Purpose** - the opportunity to make a difference.

AIL-NILICO fulfills all of the above. We believe in investing in the communities where we live, work and visit by giving back through the Make Tomorrow Better giving initiative. Giving back is not just what we do, but it's who we are.

In 2012, we worked with Clean the World, where we volunteered at their Las Vegas recycling center to take partially used soap, shampoo, conditioner, bodywash, lotions, etc. from participating hotels. The center recycles these products and distributes them to those in need or disaster-stricken areas where hygiene is compromised.

We have participated at homeless shelters, serving meals to homeless and low-income women and families. We supported Fidelco Guide Dog Foundation in Connecticut, by raising enough money to sponsor a pup to be trained as a guide dog. This pup was named Bernard, after our AIL Founder!

The list goes on, from providing support to families of the lowest paid members of our military in Grapevine, TX, to raising \$28,700 for Children in Crisis in Destin, FL to giving more than \$40,000 to Minority Entrepreneurship Institute in the DFW area. In Scottsdale, AZ, we prepared weekend backpacks to children who had been identified by school nurses, teachers and other personnel as being at risk for hunger. We've supported homes that open their doors to boys and girls and volunteered at Square Peg Foundation which pairs rescued off-the-track Thoroughbred horses with autistic kids in their therapeutic riding program. The kids are good for the horses as the horses are for the kids!

AIL-NILICO does all the above and MORE while maintaining our number one priority: protecting working families. As I reflect back over my last 20-plus years with American Income, I can honestly say I am so proud of this company and its commitment to protecting families and the communities we interact with. 

DECEMBER COMPANY TOTALS

UPSHIFT TO **GAMESPEED** TO WIN THIS YEAR!

Sales

- December: **\$20,138,257** Net ALP
- End of Year: **\$286,313,924** Net ALP

Recruiting

- **1,606** New Associates
27.5% increase over December 2021
- Agent Count: **9,558**

Quality/Reinstatements

- **4,676** Total Policies Conserved
— **3,741** Reinstatements
— **935** Reopens
- Net to Gross: **87%**
- 13th-Month Persistency: **80.09%**
- 4-Month Retention: **79.6%**
- 13th-Month Retention: **61.9%**

Public Relations

- **73,605** leads generated — **5%** increase over December 2021
- **15,995** ORI leads received — **35%** increase over December 2021





American Income Life and National Income Life
Impacting Our
COMMUNITIES

Thanks to YOU – our hard-working
and generous people – **in 2022!**

Life Claims Paid in 2022
\$277.4 MILLION

Life Policies Issued 2022
516,000

*Make Tomorrow Better**
MORE THAN
\$3.75 MILLION

Contributions to Unions
\$795,896

*Total of all Globe Life companies' *Make Tomorrows Better* donations
Source: Internal company records.



Fall SGA Meeting — **\$75,000** to Tango Charities Feed the City program. The group also assembled lunches for distribution.



In partnership with Liberty National — **\$10,000** to Adaptive Training Foundation



Public Relations Team — **\$500,000** to New Worlds Reading Initiative



Executive Council Meeting — **\$15,700** to Christian Center of Park City, UT. The group also volunteered to assemble Snacks in Backpacks.



2022 Convention — **\$16,630** to Street Teens



Shoot for a Cure — **\$1,195,780**
AIL-NILICO-sponsored event raised funds for March of Dimes



Executive Council/Globe Life — **\$150,000**
(see following pages for a partial list)

Make Tomorrow Better

– UPDATE –



The **Sabrina Lloyd** SGA office donated \$15,000 to Operation Underground Railroad, a US-based international organization whose mission is to bring awareness to the global issue of child sex trafficking and exploitation. They assist law enforcement to rescue more children from slavery and seek justice for those who violate children. They place survivors on a path to recovery by partnering with vetted aftercare providers.

American Income Life and National Income Life, in partnership with the following SGA offices, made donations to charitable organizations in their communities as part of Globe Life's *Make Tomorrow Better* charitable giving foundation.



Philadelphia, PA

The **Ryan Bisanz** SGA office donated \$15,000 to the Share Food Program. Since 1986, this organization has been getting food to vulnerable people in need throughout the city and surrounding region. They partner with other local entities to provide food pantries, home delivery, and special programs for children and seniors. They also have a program to rescue surplus food from businesses and redirect it to those in need.



Dallas, TX

The **Hemerson Gonzalez** SGA office donated \$15,000 to the Children's Cancer Fund of Dallas. The organization champions kids in their fight against cancer through investments in research and care in North Texas. They are closely affiliated with Children's Medical Center and UT Southwestern Medical Center, both of which are national leaders in the research and treatment of pediatric cancer.



Medina, OH

The **Josh West** SGA office donated \$15,000 to Special Olympics Medina County, which provides sports training and competition to children and adults with intellectual disabilities. Athletes develop physical fitness as well as participate in Olympic-type games to demonstrate courage, experience joy, and participate in a sharing of gifts, skills, and friendships within their community.



Brookfield, CT | Pawtucket, RI Wexford, PA

The **Laura Fisher-Brian Zuzick** SGA office donated a total of \$15,000 to three organizations.

Brookfield Education Foundation marshals and provides resources for lifelong learning for Brookfield residents of all ages. BEF helps fund start-up programs to enhance education not funded by any other public or private entities.

Steel City Impact provides mind, body, and spirit-based development and mentoring to the youth of the community. Youth is the future of society, and the organization strives to ensure they are equipped with the necessary skills and knowledge to achieve success and make a positive impact on the world.

The Urban Perinatal Education Center provides a safe space for Black, Indigenous, and People of Color in the areas of perinatal and maternal health. Their mission is to address the maternal health disparities, and poor birth outcomes in Rhode Island. Their programs include education, clinical services, and group support.



Pittsburgh, PA Warren, OH Youngstown, OH

The **Simon Arias** SGA office donated a total of \$15,000 to four organizations.

The Alexis Joy Foundation is a supportive resource to help new mothers and their families who are suffering from and affected by perinatal mood and anxiety disorders, postpartum depression, infertility, and infant or child loss.

Inspiring Minds of Pittsburgh and Youngstown provide mentorship for education, including college and career readiness, health and wellness education, and personal development for underserved youth. The organization also provides after-school and summer enrichment programs and exposure to new experiences.

The Youngstown State University Foundation is the designated philanthropic entity for YSU, Simon's alma mater. "The University is led by my personal mentor, former Ohio State championship coach, Jim Tressel. As the current president at YSU, Jim has had a major impact not only in my life, but in the lives of many," says Simon. The foundation provides funding primarily for scholarships, student initiatives, and university growth and development.

VIBRA LATINA

Cómo Maximizar las Oportunidades en el 2023



Angel Martínez
Director de Ventas / Sales Director

ESTE 2023 está lleno de oportunidades para el mercado latino. Empezamos el año con un nuevo apéndice de residencia que facilitará la protección de familias, especialmente las familias con problemas de documentación en los EU. Sin embargo, si no maximizamos las oportunidades, jamás alcanzaremos las metas que nos trazamos. Recuerden: no hay metas absurdas; es solo absurdo no tener metas y esperar resultados positivos.

Para emprender no es suficiente solo tener ideas y planificar; es necesario cultivar una mentalidad de emprendimiento desde que comenzamos en AIL. El emprendedor con esta mentalidad desarrolla características como el tener iniciativa, creatividad, ingenio, enfoque, visión, organización, adaptabilidad, liderazgo y habilidad para hacer contactos.

Estas habilidades en conjunto ayudan a transformar un problema o proyecto fallido en una oportunidad para mejorar su negocio, sumándole innovación. Por ejemplo, tenemos a Elon Musk, Steve Jobs o Mark Zuckerberg, quienes tienen en común su pasión por la innovación

y su capacidad de convertir un fracaso en una oportunidad.

Algunas recomendaciones para construir una mentalidad emprendedora:

1. **Plantéate desafíos**

Debes salir de tu zona de confort para potenciar o mejorar. Busca retos que te ayuden a mejorar. Indistintamente de que los resultados sean los esperados o no, esto te ayudará a pensar en nuevas soluciones.

2. **Define tus resultados**

Define cuáles son los resultados que buscas obtener a corto, mediano y largo plazo, y define indicadores que te ayuden a medirlos. Esto te permitirá tener una claridad de cómo va evolucionando tu negocio y qué puntos debes mejorar.

3. **Ábrete al cambio**

Ante situaciones externas o internas que puedan surgir, es importante estar predispuesto a realizar cambios que permitan adaptarte a las nuevas situaciones, apoyándote en la innovación.

4. **Persevera**

Muchas veces el éxito no surge de primera, sino luego de muchos intentos. Y, aunque sea difícil reponerse al fracaso, es importante encontrar una oportunidad en el caos, para replantear el camino a seguir. Aprender de las situaciones y reenfoarnos nos guía al éxito.

5. **Comprométete y trabaja para ser un emprendedor exitoso**

Comienza a actuar y pensar como tal. Si ya tienes características como confianza y creatividad, comprométete a trabajar para convertirte en lo que buscas ser: un emprendedor exitoso.

Como una vez dijo Steve Greer: "Cuando llegamos a este país podemos obtener tres oportunidades, y estamos en una de ellas. Maximiza tu oportunidad. Está en ti llevarla al siguiente nivel. Siempre tendrás managers y personas que te van a llevar a la cima. ¡Vamos, latinos, con todo este 2023 y ayúdenos a llevar a AIL-NILICO al siguiente nivel. ¡Establezcamos un Juego Veloz (Game Speed)! 🚀"

How to Maximize Opportunities in 2023

THIS 2023 is full of opportunities for the Latino market. We started the year with a new residency addendum that would facilitate the protection of families, especially families with documentation problems in the US. However, if we do not maximize opportunities, we will never achieve the goals we set for ourselves. Remember, there are no absurd goals; having no goals and expecting positive results is absurd.

To undertake it is not enough to have ideas and plans; it is necessary to cultivate an entrepreneurial mentality from the moment we start at AIL. The entrepreneur with this mentality develops characteristics such as having initiative, creativity, ingenuity, focus, vision, organization, adaptability, leadership, and networking ability.

These skills together help transform failure into an opportunity to improve your business, adding innovation. For example, we have Elon Musk, Steve Jobs, and Mark Zuckerberg, who share their passion for innovation and the ability to turn failure into opportunity.

Some recommendations for building an entrepreneurial mindset:

1. **Establish Challenges**

You must leave your comfort zone to enhance or improve. Look for challenges that help you improve. Whether the results are as expected or not, it will help you think of new solutions.

2. **Define Your Results**

Define the results you want to obtain in the short, medium, and long term, and establish indicators that help you measure them. This will clarify how your business evolves and what points you need to improve.

3. **Be open to change**

In external or internal situations that may arise, it is essential to be predisposed to make changes that allow you to adapt to new situations, relying on innovation.

4. **Persevere**

Success often does not appear the first time but after many attempts.

And although it can be difficult to recover from failure, it is essential to find an opportunity in chaos, to rethink the way forward. We learn from situations, and refocusing guides us to success.

5. **Commit and work to be a successful entrepreneur**

Start acting and thinking like one. If you already have characteristics such as confidence and creativity, commit to working to become what you seek to be, a successful entrepreneur.

As Steve Greer once said, "When we arrive in this country, we can get two to a maximum of three opportunities, and we are in one of them. Maximize your opportunity. It's up to you to take it to the next level. You will always have managers and people who will take you to the top. Let's go Latinos, and help take AIL-NILICO to the next level. Let's set Game Speed! 🚀"



VETERAN PRODUCER



CARLOS COLINA
MIAMI, FL

SA



KERLY SALAZAR
FARMERS BRANCH, TX

VETERAN MGA



DANIEL PACHECO
MIAMI, FL

RGA



DANIEL PACHECO
MIAMI, FL

ROOKIE PRODUCER



CARLOS PINEDA
FARMERS BRANCH, TX

GA



DIEGO VARGAS
MIAMI, FL

ROOKIE MGA



JHANNA VALERIO VIVAS
MIAMI, FL

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Carlos Colina	\$16,901		85.6	Cartiza Rojas	Beto Quintero
2	Oliany Matos Abella	\$13,144		90.2	Jhanna Valerio Vivas	Beto Quintero
3	Omaira Garces Ramonez	\$12,173		85.0	Klyo Vidal	Beto Quintero
4	Miguel Serrano	\$9,559		91.2	Jhanna Valerio Vivas	Beto Quintero
5	Dana Martin Gonzalez	\$9,559		95.0	Klyo Vidal	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Carlos Pineda	\$14,467	94		Adianeza Rodriguez	Hemerson Gonzalez
2	Juneth Zambrano De Grasso	\$13,949	100		Augusto Arango	Jesus Romero
3	Eleisa Carlino Andrea	\$12,284		77.3	Cartiza Rojas	Beto Quintero
4	Hortencia Leal	\$9,699	100		Jhanna Valerio Vivas	Beto Quintero
5	Guillermo Arguelles Ferrer	\$9,607	100		Pedro Bolivar Pena	Fort Worth Latino Division

TOP LATINO MARKET SUPERVISING AGENTS: DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Kerly Salazar	\$13,016	\$22,368	97		Adianeza Rodriguez	Hemerson Gonzalez
2	Maria Guedez Melendez	\$10,428	\$13,927	97		Carmen Pena Guedez	Jesus Romero
3	Yasmeli Villasmil	\$10,150	\$19,530		76.0	Daniel Pacheco	Beto Quintero
4	David Garcia	\$9,210	\$12,343	100		Morella Parejo	Jesus Romero
5	Miguel Serrano	\$8,916	\$18,475		92.4	Jhanna Valerio Vivas	Beto Quintero

TOP LATINO MARKET GENERAL AGENTS: DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Diego Vargas	\$20,795	\$66,063		78.0	Daniel Pacheco	Beto Quintero
2	Carlos Navas	\$19,679	\$35,421	95		Klyo Vidal	Beto Quintero
3	Normaned Arocho Pendas	\$16,994	\$29,631		88.6	Jhanna Valerio Vivas	Beto Quintero
4	Luciano Valero Vidal	\$16,730	\$32,775		80.0	Jhanna Valerio Vivas	Beto Quintero
5	Aldo Ramirez Marinelli	\$15,744	\$33,008		82.3	Klyo Vidal	Beto Quintero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: DECEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	36.4%	\$99,644	\$73,050		78.1	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: DECEMBER

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Jhanna Valerio Vivas	114.0%	\$36,771	\$32,250		82.9	Beto Quintero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: DECEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	29.7%	\$95,233	\$73,437		80.1	Beto Quintero

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Omaira Garces Ramonez	\$138,697		85.0	Klyo Vidal	Beto Quintero
2	Dana Martin Gonzalez	\$119,032		95.0	Klyo Vidal	Beto Quintero
3	Roxie Soto	\$100,808		91.5	Klyo Vidal	Beto Quintero
4	Carlos Navas	\$100,067		85.3	Klyo Vidal	Beto Quintero
5	Carlos Colina	\$91,405		85.6	Cartiza Rojas	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Kevin Valentin Ross	\$95,694		77.0	Havis Alvarado	Hemerson Gonzalez
2	Victor Medina	\$88,239		92.8	Astrid Castrillon	Hemerson Gonzalez
3	Ana Machado Rodriguez	\$87,976		82.9	Klyo Vidal	Beto Quintero
4	Yasmeli Villasmil	\$82,054		80.0	Daniel Pacheco	Beto Quintero
5	Maria Lugo Rincon	\$72,379		85.7	Cartiza Rojas	Beto Quintero

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yasmeli Villasmil	\$106,335	\$210,248		76.0	Daniel Pacheco	Beto Quintero
2	Kerly Salazar	\$88,301	\$110,226	97		Adianeza Rodriguez	Hemerson Gonzalez
3	Ana Machado Rodriguez	\$79,410	\$187,584		79.6	Klyo Vidal	Beto Quintero
4	Carlos Pineda	\$59,797	\$87,433	97		Adianeza Rodriguez	Hemerson Gonzalez
5	Maria Lugo Rincon	\$53,728	\$186,525		83.5	Cartiza Rojas	Beto Quintero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Diego Vargas	\$242,723	\$695,401		78.0	Daniel Pacheco	Beto Quintero
2	Hector Luque	\$154,938	\$591,349		82.1	Klyo Vidal	Beto Quintero
3	Aldo Ramirez Marinelli	\$147,872	\$394,397		82.3	Klyo Vidal	Beto Quintero
4	Luciano Valero Vidal	\$144,240	\$456,478		80.0	Jhanna Valerio Vivas	Beto Quintero
5	Carlos Colina	\$102,519	\$266,545	97		Cartiza Rojas	Beto Quintero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	14.0%	\$885,680	\$776,702		78.1	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velasquez	124.0%	\$479,699	\$387,000		82.8	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	21.0%	\$941,090	\$777,993		80.1	Beto Quintero



1 MARSHALL FERNANDEZ
RED DEER, AB



2 NATHAN LABRANCHE
WASHINGTON, MI



3 CONNOR COOK
PAINESVILLE, OH



4 NOOR MUSLEH
BRUNSWICK, OH



5 ALEJANDRO MARMOLEJOS
ORLANDO, FL



6 KEVIN MUSAI
LAKEWOOD, OH



7 ANDI IFTIU
DELAWARE, OH



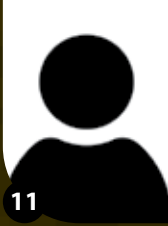
8 FIRAT UCAR
CANFIELD, OH



9 SERGIO HERNANDEZ
ALTAMONTE SPRINGS, FL



10 JENSEN SYMONDS
LAS VEGAS, NV



11 LEODA BRADSHAW
DAVIE, FL



12 PANARIS BREGU
WESTLAKE, OH



13 GAGE HARRINGTON
SANDY, UT



14 TAYLOR PATRICK
ALTAMONTE SPRINGS, FL



15 ALEXANDER GOMEZ
CINCINNATI, OH



16 MARIA STELLING
ORLANDO, FL



17 DONALD CHO
CLEVELAND, OH



18 RANGEL PETERS
MILILANI, HI



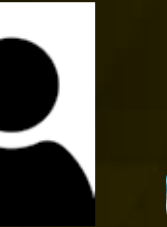
19 YELBA PELAYO
SAN DIEGO, CA



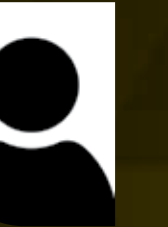
20 RAHEEM NUBANI
BRUNSWICK, OH



WINDY VALENCIA
ORLANDO, FL



AVRAJ BAL
TRACY, CA



CRYSTAL MEKDARASACK
MERIDIAN, ID



CRYSTAL MEKDARASACK
MERIDIAN, ID

DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Marshall Fernandez	\$95,405		86.8	Alon Barnur	AO
2	Nathan Labranche	\$68,187		95.0	Mark Dushaj	AO
3	Connor Cook	\$67,327		92.2	Kevin Gillum	AO
4	Noor Musleh	\$42,764		83.1	Matthew Conrad	S-S-Parks-Salvaggi
5	Alejandro Marmolejos	\$36,327	100		Yael Enriquez	Mauro Capozucca
6	Kevin Musai	\$32,069		91.5	Eno Iftiu	AO
7	Andi Iftiu	\$31,559		90.6	Eno Iftiu	AO
8	Firat Ucar	\$31,124		81.9	Bledar Bane	AO
9	Sergio Hernandez	\$29,217	97		Joe Lewo	Henderson-Locker
10	Jensen Symonds	\$28,932	99		Beau Cullen	Corey Neff
11	Leoda Bradshaw	\$27,643	93		Awa Babou	Michael Musso
12	Panaris Bregu	\$27,357		89.8	Eno Iftiu	AO
13	Gage Harrington	\$26,716		82.0	Mark Neilson	AO
14	Taylor Patrick	\$26,268	95		Joe Lewo	Henderson-Locker
15	Alexander Gomez	\$26,073		82.8	Alexander Gomez	Kevin Holtz
16	Maria Stelling	\$25,454	100		Carlos De Sousa Cardozo	Mauro Capozucca
17	Donald Cho	\$25,132	96		Klaudio Martinaj	AO
18	Rangel Peters	\$24,386	100		Eno Iftiu	AO
19	Yelba Pelayo	\$23,810		91.5	Alyssa Libby	Cindy Furer
20	Raheem Nubani	\$23,559		84.6	Daniel Prinzo	S-S-Parks-Salvaggi
21	Windy Valencia	\$23,558	100		Carlos De Sousa Cardozo	Mauro Capozucca
22	Alexus Hawkins	\$22,584	95		Justin Adams	Simon Arias
23	Avraj Bal	\$22,396	99		Romal Omid	Mathew Hart
24	Javier Diaz	\$20,730	92		Joe Lewo	Henderson-Locker
25	Rahman Mashriqi	\$20,701		77.4	Romal Omid	Mathew Hart
26	Justin Neal	\$20,635		88.6	Eno Iftiu	AO
27	Connor Koy	\$20,532	97		Alexander Gomez	Kevin Holtz
28	Crystal Mekdarasack	\$19,976	100		Ashlynn Orng	AO
29	Joseph Sixta	\$19,561	93		Aaron Piotrowski	Sabrina Lloyd
30	Zachary McCormack	\$19,248	98		Joshua Olin	AO
31	Brooklyn Brooks	\$18,781		81.8	Vivian Trinh	AO
32	Gina Lopez	\$18,422		80.4	Andres Liranzo	Theodore Pappas
33	Rochelle Mendoza	\$18,312		77.1	Romal Omid	Mathew Hart
34	Robin Cole	\$18,083		92.6		Hart-Lewicki
35	Damon Blackman	\$18,058		75.7	Maurice Brown	Duni Olusegun
36	Luis Holguin-Juarez	\$18,041	96		Eno Iftiu	AO
37	Paige Zuzick	\$17,867		94.3	Paige Zuzick	Fisher-Zuzick
38	Melissa Hayfa	\$17,626		86.3	Jennifer Ragan	AO
39	Damian Woods	\$17,300	90		Eno Iftiu	AO
40	Brittany Rhodes	\$17,234	96		Nakita Fortin	Denis-Michael Catalano
41	Joseph Goodrich	\$17,145	95		Eno Iftiu	AO
42	Ericia Jackson	\$17,063	100		Jake Yagjian	Albert Serur
43	Christopher Rives	\$17,042		76.1	Anthony Mazurkewicz	Giddens-Giddens
44	Kasey Garcia	\$16,738	95		Katharine Thorne	AO-Lorence
45	Seamus Higley	\$16,598	96		Ian Zollos	S-S-Parks-Salvaggi
46	Danny Geva	\$16,567	94		Jesse Benwell	Satti-Kanaan
47	Alex Carr	\$16,289	100		Ervin Metaj	AO
48	Michael Chapman	\$16,207	97		Steven King	Darcy Schrieber
49	Blake Waaland	\$16,041	100		Ian Zollos	S-S-Parks-Salvaggi
50	Jessica Yates	\$16,035	96		Phi Phan	Desi Dimitrova

TPC = 2022 Top Producer Council Member

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Marshall Fernandez	\$1,021,710		86.8	Alon Barnur	AO
*2	Firat Ucar	\$742,728		81.9	Bledar Bane	AO
*3	Kevin Musai	\$436,877		91.5	Eno Iftiu	AO
*4	Justin Neal	\$408,476		88.6	Eno Iftiu	AO
*5	Franko Bilbili	\$359,391	93		Arif Hajro	AO
*6	Brandon Bennett	\$357,631		89.0	Brandon Bennett	Simon Arias
*7	Connor Cook	\$354,018		92.2	Kevin Gillum	AO
*8	Noor Musleh	\$347,006		83.1	Matthew Conrad	S-S-Parks-Salvaggi
*9	Nathan Labranche	\$337,783		95.0	Mark Dushaj	AO
*10	Abraham Mogilevsky	\$321,988		84.4	Tami Chaimov	Jamison Weatherspoon
11	Alex Jankowski	\$316,559		87.5	Jonathan Rindt	Simon Arias
12	Mathew Kahwaji	\$254,470		84.2	Eno Iftiu	AO
13	Evan Pinkerton	\$252,767		78.4	Braydon Cameron	Simon Arias
14	Damaris Trejo	\$244,530		81.0	Zach Otto	Sabrina Lloyd
15	Javier Diaz	\$243,468	92		Joe Lewo	Henderson-Locker
16	Sasha Oakes	\$223,058		87.6	Giovanni Vacca	Tommy Vena
17	Alexander Gomez	\$217,868		82.8	Alexander Gomez	Kevin Holtz
18	Tayari Otis	\$217,433	89		Joe Lewo	Henderson-Locker
19	Gage Harrington	\$210,186		82.0	Mark Neilson	AO
20	Andi Iftiu	\$202,838		90.6	Eno Iftiu	AO
21	Panaris Bregu	\$202,233		89.8	Eno Iftiu	AO
22	Daoud Naser	\$201,216		81.7	Matthew Conrad	S-S-Parks-Salvaggi
23	Jennifer Savino	\$200,496		85.2	Ryan Slone	Albert Serur
24	Erald Tomorri	\$197,767		86.0	Arif Hajro	AO
25	Daniel Rock	\$194,259		80.8	David Carpenter	AO
26	Jake Kim	\$193,405		89.3	Zackarea Hakim	AO
27	Braydon Cameron	\$189,475		75.8	Braydon Cameron	Simon Arias
28	Michael Maloney	\$187,998		77.8	Michael Maloney	Simon Arias
29	Patrice Charles	\$182,013		89.1	John Catalano	Simon Arias
30	Shane Havel	\$179,007		89.5	Jillian Getz	AO
31	Hala Herballi	\$177,938		91.2	Veronica Coval	Fisher-Hall
32	Jensen Symonds	\$176,053	99		Beau Cullen	Corey Neff
33	Melissa Hayfa	\$172,765		86.3	Jennifer Ragan	AO
34	Michael Valent	\$172,455		85.7	Evan Stewart	Simon Arias
35	Donald Lewis	\$171,273		87.2	Donald Lewis	Sabrina Lloyd
36	Charles Nacovsky	\$171,251		85.7	Francesca Veltri	Giglione-Ackerman
37	Damian Woods	\$168,510	90		Eno Iftiu	AO
38	Raheem Nubani	\$165,763		84.6	Daniel Prinzo	S-S-Parks-Salvaggi
39	Kevin Beaver	\$161,178		95.9	Mike Paragiou	S-S-Parks-Salvaggi
40	Vienna Howat	\$161,092		83.7	Jeremiah Russin	Simon Arias
41	Dalton Cassavoy	\$160,336		95.1	Mark Dushaj	AO
42	Heccy Rivas	\$158,717		90.5	Elvis Cartaya	AO
43	Brandon Freeman	\$151,319		93.6	Conor Markins	Simon Arias
44	Shiva Latify	\$150,500		80.7	Ashley Rust	AO
45	Christopher Rives	\$149,137		76.1	Anthony Mazurkewicz	Giddens-Giddens
46	Carl Weydeman	\$146,954		81.9	Arturo Romero	S-S-Parks-Salvaggi
47	Christina Konstanzer	\$145,479	95		Joseph Crivelli	Simon Arias
48	Robert Burns	\$144,824		74.1	Daniel Prinzo	S-S-Parks-Salvaggi
49	Gavin Gambhir	\$144,452		91.7	Jesse Doherty	AO
50	Troy Henderson	\$144,385	88		William Thomas	S-S-Parks-Salvaggi

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



DANIEL PARAVISINI
GRANDVIEW, MO



JOSHUA DISHONG
COLUMBUS, OH



OLEG NOVITCHII
BRUNSWICK, OH



ROGER FUNG
TRACY, CA



CARMEN ARROYO
LONG ISLAND CITY, NY



PHI PHAN
SAN DIMAS, CA



KRISTI BASHO
RANCHO SANTA MARGARITA, CA



DAMON STROUP
TRACY, CA



AUSTIN ROCKALL
WINNIPEG, MB



ARTURO ROMERO
CHESTERFIELD, MO



NIKOLLA LULJGURAJ
ROCHESTER, MI



MICHAEL VAN DELFT
HALIFAX, NS



ANDREW CHAMBERS
MIDDLETOWN, CT



ROYDON RIKI
NAPIER, NZ



MARIA M RAMIREZ
TRACY, CA



SARAH SALEIM
CHANDLER, AZ



LILY SAKAI
LOS ANGELES, CA



ALEXANDRA LONGO
CORONA, CA



GIOVANNI VACCA
DES PLAINES, IL



JOSEPH SARASIN
COLUMBUS, OH

DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Daniel Paravisini	\$313,990		93.1	Daniel Li	AO
2	Joshua Dishong	\$110,624		86.0	Joshua Dishong	S-S-Bendure-Hartwig
3	Oleg Novitchii	\$86,353		83.7	Eric Thompson	S-S-Parks-Salvaggi
4	Roger Fung	\$76,470		81.8	Roger Fung	Mathew Hart
5	Carmen Arroyo	\$46,825		85.6	Carmen Arroyo	Theodore Pappas
6	Phi Phan	\$46,285		82.9	Phi Phan	Desi Dimitrova
7	Kristi Basho	\$38,858		90.3	Arif Hajro	AO
8	Damon Stroup	\$34,184		80.3	Caren Deanda	Mathew Hart
9	Austin Rockall	\$33,374		74.2	Sara Vaz	AO
10	Arturo Romero	\$32,038		83.8	Arturo Romero	S-S-Parks-Salvaggi
11	Nikolla Luljguraj	\$31,874		88.0	Mark Dushaj	AO
12	Michael van Delft	\$31,322		82.7		Satti-Kanaan
13	Andrew Chambers	\$30,085		77.9	Andrew Chambers	Philip Prata
14	Roydon Riki	\$29,982		88.7	Aaron Friedlander	Steve Friedlander
15	Maria M Ramirez	\$29,844		81.2		Mathew Hart
16	Sarah Saleim	\$29,446		93.1	Sarah Saleim	AO
17	Lily Sakai	\$29,407		93.4		Cohen-Velasquez
18	Alexandra Longo	\$29,063		87.1	Alexandra Longo	Hart-Lewicki
19	Giovanni Vacca	\$26,830		96.4	Giovanni Vacca	Tommy Vena
20	Joseph Sarasin	\$25,671		89.6	Travis Picklesimer	S-S-Bendure-Hartwig
21	Arianna DaLuz	\$25,196		77.9	Fisher-Zuzick	
22	Blair Sheppard	\$24,811		75.6	Brandon Summerton	AO
23	Alexandra Berberich	\$24,022		79.3	Ryan Slone	Albert Serur
24	Gjon Ljuljdjuraj	\$23,016		87.5	Mark Dushaj	AO
25	Chilynn Acevedo	\$21,503		84.0	Chilynn Acevedo	Fisher-Zuzick
26	Giorgi Gogidze	\$21,427		91.2	James Fangmann	Albert Serur
27	Mike Reed	\$21,385		95.2	Meaghan Krecsko	AO
28	Alan Sedaghat	\$21,357		87.7	Alan Sedaghat	AO
29	Tasha Marker	\$21,282		89.5	Tasha Marker	Simon Arias
30	Razan Zarba	\$21,262		85.2	Romal Omid	Mathew Hart
31	Christina Ande	\$21,123		82.5	Matthew Hunsberger	Tommy Vena
32	Carrington Hanna	\$21,115		84.2	Eno Iftiu	AO
33	Dawid Liniewski	\$21,095		88.1		Prata-Wilson
34	Ladan Rahbary	\$20,794		90.3	Bruce Viaje	AO
35	Ashley Charriere	\$20,306		83.4	Daniel Orr	Satti-Kanaan
36	DeAnthony Hartman	\$20,299		76.7		Darcy Schrieber
37	Michele Stewart	\$19,895		79.8	Eno Iftiu	AO
38	Dillon Zartman	\$19,839		84.1	Nicholas Chuma	S-S-Bendure-Hartwig
39	Alipate Makau	\$19,709		91.9	Alipate Makau	Steve Friedlander
40	James Hodges	\$19,490		88.7	Edward Leon	AO
41	Desiree Moore	\$19,429		82.2	Aaron Parks	Simon Arias
42	Alessandro Succurro	\$19,403		82.3	Mark Dushaj	AO
43	Rubin Chaimov	\$19,346		87.0	Shalom Chaimov	Jamison Weatherspoon
44	Cassandra Bryce	\$19,179		100.0	Claude Hamilton	Satti-Kanaan
45	Andrea Schmitt	\$18,997		75.4	Andrea Schmitt	AO
46	Yolette Mompont	\$18,970		84.2	Jean M Joseph	Tom Williams
47	Anthony Williams	\$18,946		92.6	Anthony Williams	Simon Arias
48	Khadijah Muhammad	\$18,937		87.0	Khadijah Muhammad	AO
49	Oludoyin Omolaja	\$18,867		79.0		Phillip Waisman
50	Alvin Ali	\$18,693		84.8		Andrew McQuade

ALL TIME RECORD: \$313,990 Net ALP — DANIEL PARAVISINI

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Daniel Paravisini	\$1,362,471		93.1	Daniel Li	AO
*2	Joshua Dishong	\$1,198,218		86.0	Joshua Dishong	S-S-Bendure-Hartwig
*3	Oleg Novitchii	\$815,140		83.7	Eric Thompson	S-S-Parks-Salvaggi
*4	Carmen Arroyo	\$684,632		85.6	Carmen Arroyo	Theodore Pappas
*5	Roger Fung	\$576,532		81.8	Roger Fung	Mathew Hart
*6	Salaur Khorrami	\$525,832		91.6	Zackarea Hakim	AO
*7	Arturo Romero	\$491,524		83.8	Arturo Romero	S-S-Parks-Salvaggi
*8	Kristi Basho	\$482,736		90.3	Arif Hajro	AO
*9	Dina Boghdady	\$437,202		78.3	Luay Ghawi	AO
*10	Todd Krupa	\$427,290		91.4	Jessica Chang	AO
11	Nikolla Luljguraj	\$410,452		88.0	Mark Dushaj	AO
12	Michael van Delft	\$384,882		82.7		Satti-Kanaan
13	Lily Sakai	\$368,225		93.4		Cohen-Velasquez
14	Trevor Bailey	\$367,902		86.9	Scott Wheeler	Satti-Kanaan
15	Dillon Zartman	\$359,233		84.1	Nicholas Chuma	S-S-Bendure-Hartwig
16	Roger Fredericks	\$357,369		86.4	Adrienne Bragas	AO
17	Ian Pickett	\$329,517		84.0	Bobby Gujral	AO
18	Damon Stroup	\$329,371		80.3	Caren Deanda	Mathew Hart
19	Carrington Hanna	\$329,290		84.2	Eno Iftiu	AO
20	Joey Kennedy	\$311,146		90.0	Bobby Hamilton	AO
21	Aref Sayegh	\$304,096		92.7		Satti-Kanaan
22	Ladan Rahbary	\$299,976		90.3	Bruce Viaje	AO
23	Jihad Ottallah	\$299,127		78.6	Matthew Conrad	S-S-Parks-Salvaggi
24	Max Quasem	\$288,006		94.6		Cohen-Velasquez
25	Spencer Kozej	\$278,950		83.9	Spencer Kozej	Simon Arias
26	Matthew Zang	\$276,777		82.3	Ryan Stenglein	AO
27	Scott Whitford	\$275,794		80.9	Alberto Alcala	Ryan Bisanz
28	Blair Sheppard	\$267,525		75.6	Brandon Summerton	AO
29	Razan Zarba	\$265,235		85.2	Romal Omid	Mathew Hart
30	Elvis Tinaj	\$264,332		89.7	Mark Dushaj	AO
31	Ashley Mysza	\$264,134		83.4	Vincent Massari	Tommy Vena
32	Bryan Juskiw	\$264,074		90.7	Bryan Juskiw	S-S-Bendure-Hartwig
33	Phi Phan	\$261,540		82.9	Phi Phan	Desi Dimitrova
34	Tyler McKnight	\$257,864		91.0	Mark Neilson	AO
35	Joachim Jean	\$256,478		89.1		Fisher-Hall
36	Brandon Neal	\$254,543		85.1	Mark Dushaj	AO
37	Edward Leon	\$251,329		93.7	Mark Dushaj	AO
38	Kevin Ishikane	\$249,647		91.5	Blake Higuchi	AO
39	Muhammed Ashraf	\$248,908		86.8	Muhammed Ashraf	Theodore Pappas
40	Michael Ellis	\$242,395		86.3	Paul Rumbuc	AO
41	Alessandro Succurro	\$241,979		82.3	Mark Dushaj	AO
42	Meenakshi Chavis	\$241,877		80.6	Meenakshi Chavis	Andrew McQuade
43	Alexandra Longo	\$241,666		87.1	Alexandra Longo	Hart-Lewicki
44	Lindsey Gilbert	\$238,961		84.2	Mark Neilson	AO
45	Jillian Getz	\$237,080		83.6	Jillian Getz	AO
46	Sarah Saleim	\$235,433		93.1	Sarah Saleim	AO
47	Alex Miller	\$234,876		87.4		Cohen-Velasquez
48	Rebecca Amundson	\$234,706		81.4	Dustin Hess	Simon Arias
49	Christina Salvatore	\$233,639		89.5	Arif Hajro	AO
50	Viktorious Dugan	\$229,010		81.1	Joseph Tomanovich	AO

ALL TIME RECORD: \$1,362,471 Net ALP — DANIEL PARAVISINI

LIFETIME RECORD: \$4,998,495 Net ALP — JOSHUA DISHONG 12/31/22

• SUPERVISING AGENTS



1 SCOTT URBANOWICZ
ALTAMONTE SPRINGS, FL



5 MELISSA GRIEB
SPOTSYLVANIA, VA



2 KATHERINE TEJEDA TAVAREZ
ORLANDO, FL



6 ETHAN TOLBERT
TROY, MI



9 SIRLEY CARDONA
ORLANDO, FL



3 DAMARIS TREJO
BARRINGTON, IL



7 JOSHUA BUTREY
BRUNSWICK, OH



10 JOANNA GROSSMAN
NEW YORK, NY



4 GABRIEL FERNOS
SPOKANE, WA



8 DAOUD NASER
BRUNSWICK, OH

DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Scott Urbanowicz	\$109,853	\$140,744		84.0	Joe Lewo	Henderson-Locker
2	Katherine Tejada Tavarez	\$36,709	\$39,778	100		Yael Enriquez	Mauro Capozucca
3	Damaris Trejo	\$35,324	\$51,935		82.7	Zach Otto	Sabrina Lloyd
4	Gabriel Fernos	\$31,101	\$31,101	100		Ashlynn Orng	AO
5	Melissa Grieb	\$31,100	\$35,539		86.5	Eno Iftiu	AO
6	Ethan Tolbert	\$26,495	\$42,028	93		Steven King	Darcy Schrieber
7	Joshua Butrey	\$26,126	\$51,517		84.2	Ian Zollos	S-S-Parks-Salvaggi
8	Daoud Naser	\$25,875	\$31,739		80.7	Matthew Conrad	S-S-Parks-Salvaggi
9	Sirley Cardona	\$23,821	\$28,718	93		Carlos De Sousa Cardozo	Mauro Capozucca
10	Joanna Grossman	\$22,626	\$27,692	95		James Fangmann	Albert Serur
11	Sara Lantz	\$21,470	\$27,444		80.8	Matthew Turnquist	Richard Correa
12	Tyler Dubois	\$20,247	\$26,265	94		Tyler Church	Moore-DeFurio
13	Justin Neal	\$19,717	\$18,334	89		Eno Iftiu	AO
14	Luis Holguin-Juarez	\$17,145	\$36,570	94		Eno Iftiu	AO
15	April Ross	\$17,139	\$19,492	97		Brandon Minor	AO
16	Damian Woods	\$17,095	\$17,095	94		Eno Iftiu	AO
17	Montzer Alwatan	\$16,453	\$16,453	90		Joseph Gojcay	AO
18	Jayme Valle	\$16,394	\$19,327	94		Matthew Kerfoot	AO
19	Valentin Paraian	\$16,347	\$25,622		92.8	Ervin Metaj	AO
20	Shayla Harris	\$16,185	\$16,096	98		Mark Dushaj	AO

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Scott Urbanowicz	\$937,084	\$1,288,033		84.0	Joe Lewo	Henderson-Locker
*2	Damaris Trejo	\$331,193	\$686,192		82.7	Zach Otto	Sabrina Lloyd
*3	Dalton Cassavoy	\$288,790	\$672,565		93.2	Mark Dushaj	AO
*4	Melissa Grieb	\$222,500	\$331,116		86.5	Eno Iftiu	AO
*5	Daoud Naser	\$215,665	\$561,965		80.7	Matthew Conrad	S-S-Parks-Salvaggi
6	De'Carleon Townsend	\$200,209	\$321,457		81.9	London Burnett	S-S-Parks-Salvaggi
7	Randy Tucker	\$181,645	\$523,793		85.8	Eno Iftiu	AO
8	Robert Burns	\$137,794	\$470,080		82.5	Daniel Prinzo	S-S-Parks-Salvaggi
9	Mariana Morales	\$136,898	\$336,553		86.5	Zach Otto	Sabrina Lloyd
10	Michael Conner	\$130,148	\$265,692		74.5	Mark Dushaj	AO
11	Luis Gutierrez Jr	\$125,663	\$218,537		76.9	Michael Romero	Mathew Hart
12	Alessandro Succurro	\$121,308	\$177,115		78.3	Mark Dushaj	AO
13	Kevin Musai	\$119,890	\$399,905		88.4	Eno Iftiu	AO
14	Erald Tomorri	\$116,287	\$228,019		86.4	Arif Hajro	AO
15	Garron Moffett	\$115,714	\$223,483	93		Alec Seibold	Josh West
16	Sara Lantz	\$115,026	\$181,697		80.8	Matthew Turnquist	Richard Correa
17	Kyle Baggett	\$111,890	\$252,089	95		Tyler Boulden	Josh West
18	Amanda Krog	\$107,787	\$137,306	88		Mark Dushaj	AO
19	Joshua Butrey	\$106,455	\$285,829		84.2	Ian Zollos	S-S-Parks-Salvaggi
20	Yasmeli Villasamil	\$106,335	\$210,248		76.0	Daniel Pacheco	Beto Quintero

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

GENERAL AGENTS



1 MICHAEL LEWO
ALTAMONTE SPRINGS, FL



5 RYAN MARTIN
VALHALLA, NY



2 TYLER LAN
LAKEWOOD, CA



6 DANNY SOURÌ
BARRINGTON, IL



9 MATHEW KAHWAJI
POWELL, OH



3 ZAKARIA ELGAHMI
TROY, MI



7 JOSHUA MCTIER
AURORA, CO



10 JOZEF TINAJ
UTICA, MI



4 NAHOMY RAMIREZ
ORLANDO, FL



8 MICHELE STEWART
SAN DIEGO, CA

DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Michael Lewo	\$97,825	\$140,622	92		Joe Lewo	Henderson-Locker
2	Tyler Lan	\$70,721	\$101,795	92		Ashlynn Orng	AO
3	Zakaria Elgahmi	\$59,100	\$67,460		78.3	Steven King	Darcy Schrieber
4	Nahomy Ramirez	\$56,893	\$60,958	99		Carlos De Sousa Cardozo	Mauro Capozucca
5	Ryan Martin	\$54,563	\$78,955		79.2	Tyler Church	Moore-DeFurio
6	Danny Sourì	\$53,125	\$94,685		83.5	Zach Otto	Sabrina Lloyd
7	Joshua Mctier	\$43,877	\$82,509		77.7	Matthew Turnquist	Richard Correa
8	Michele Stewart	\$37,886	\$53,055		80.2	Eno Iftiu	AO
9	Mathew Kahwaji	\$37,518	\$69,168		83.2	Eno Iftiu	AO
10	Jozef Tinaj	\$37,339	\$192,536		88.1	Mark Dushaj	AO
11	Mohamed Aljahmi	\$36,733	\$40,790	95		Joseph Gojcay	AO
12	Laurence Moore	\$35,979	\$61,347		91.4	Matthew Abdo	Moore Midwest
13	Jihad Ottallah	\$31,800	\$93,716		79.6	Matthew Conrad	S-S-Parks-Salvaggi
14	Giorgi Gogidze	\$29,918	\$70,550		85.3	James Fangmann	Albert Serur
15	Ornela Martinaj	\$29,623	\$141,866	88		Klaudio Martinaj	AO
16	Jeffery May	\$28,775	\$43,632		82.4	Derek Foore	S-S-Parks-Salvaggi
17	Asante Jackson	\$26,856	\$27,652		81.8	London Burnett	S-S-Parks-Salvaggi
18	Troy Plummer	\$25,592	\$50,297		100.0	Mark Dushaj	AO
19	Troy Henderson	\$25,036	\$39,504	94		William Thomas	S-S-Parks-Salvaggi
20	Carrington Hanna	\$23,937	\$72,336		85.9	Eno Iftiu	AO

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Jozef Tinaj	\$716,123	\$2,371,416		88.1	Mark Dushaj	AO
*2	Danny Sourì	\$604,485	\$1,445,381		83.5	Zach Otto	Sabrina Lloyd
*3	Michael Lewo	\$504,595	\$757,904	92		Joe Lewo	Henderson-Locker
*4	Dmitry Pendro	\$393,293	\$722,534		86.6	Joseph Crivelli	Simon Arias
*5	Joshua Mctier	\$365,190	\$561,497		77.7	Matthew Turnquist	Richard Correa
6	Mathew Kahwaji	\$336,671	\$1,040,759		83.2	Eno Iftiu	AO
7	Mario Borino	\$333,598	\$718,802		81.2	Jonathan Rindt	Simon Arias
8	Ryan Martin	\$321,537	\$570,609		79.2	Tyler Church	Moore-DeFurio
9	Carrington Hanna	\$305,413	\$1,034,398		85.9	Eno Iftiu	AO
10	Elio Meriri	\$291,266	\$531,650		86.9	Arif Hajro	AO
11	Jihad Ottallah	\$283,350	\$1,241,722		79.6	Matthew Conrad	S-S-Parks-Salvaggi
12	Asante Jackson	\$269,909	\$492,008		81.8	London Burnett	S-S-Parks-Salvaggi
13	Zachary Hager	\$269,525	\$686,840		82.6	Ian Zollos	S-S-Parks-Salvaggi
14	Zakaria Elgahmi	\$259,760	\$353,578		78.3	Steven King	Darcy Schrieber
15	Connor O'Donnell	\$257,709	\$847,910		80.5	Arturo Romero	S-S-Parks-Salvaggi
16	Tyler Lan	\$255,146	\$296,559	92		Ashlynn Orng	AO
17	Cory Moncol	\$250,973	\$558,741		78.1	William Thomas	S-S-Parks-Salvaggi
18	Richard Sidoti	\$249,652	\$671,786		84.9	Melissa Sidoti	AO
19	Michele Stewart	\$247,410	\$380,013		80.2	Eno Iftiu	AO
20	Samantha Garcia	\$243,368	\$388,362		84.4	Matthew Kerfoot	AO

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

CATEGORIES I–XII



RYAN STENGLEIN
WAYZATA, MN



MATTHEW CONRAD
BRUNSWICK, OH



JENNY KIM
MILPITAS, CA



MATTHEW TURNQUIST
AURORA, CO



JOSHUA DISHONG
COLUMBUS, OH



ROMAL OMID
TRACY, CA



DEREK FOORE
BRUNSWICK, OH



PHI PHAN
SAN DIMAS, CA



ERIN ALLEN
AURORA, CO



CHRISTOPHER BUNGAY
HALIFAX, NS



KADE BECK
BATON ROUGE, LA



JAMES FANGMANN
NEW YORK, NY

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I–XX with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2022 Awards Presentation are the top MGA per category from Categories I–XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Ryan Stenglein	72.2%	\$381,307	\$221,412		83.6	AO
Joshua Olin	69.3%	\$238,867	\$141,067		82.9	AO
Eno Iftiu	45.5%	\$461,079	\$316,799		86.4	AO
II Matthew Conrad	23.2%	\$160,144	\$129,964		84.1	S-S-Parks-Salvaggi
Joseph Tomanovich	14.7%	\$150,598	\$131,327		78.4	AO
III Jenny Kim	121.4%	\$181,789	\$82,101		84.6	AO
Jeffrey Espinal	51.5%	\$83,688	\$55,246		80.2	Theodore Pappas
Clayton Slaughter	43.6%	\$46,298	\$32,250		80.7	Michael Vasu
IV Matthew Turnquist	98.3%	\$126,110	\$63,597		75.7	Richard Correa
James Sodan	91.5%	\$110,511	\$57,711		79.9	Nick Moore
Meaghan Kresko	80.9%	\$112,889	\$62,401		84.8	AO
V Joshua Dishong	77.3%	\$110,624	\$62,376		86.6	S-S-Bendure-Hartwig
Ed-Maggie Myrthil	21.8%	\$71,530	\$58,729		81.8	Theodore Pappas
VI Romal Omid	134.4%	\$130,175	\$55,536		76.4	Mathew Hart
Aaron Piotrowski	73.9%	\$95,575	\$54,953		78.0	Sabrina Lloyd
Daniel Pacheco	36.4%	\$99,644	\$73,050		78.1	Beto Quintero
VII Derek Foore	75.8%	\$57,502	\$32,707		82.4	S-S-Parks-Salvaggi
Stuart Pagan	46.7%	\$79,550	\$54,227		87.6	Mathew Hart
Chilynn Acevedo	46.5%	\$115,076	\$78,543		77.5	Fisher-Zuzick
VIII Phi Phan	131.9%	\$119,285	\$51,428		83.0	Desi Dimitrova
Peter Gabranski	64.8%	\$60,383	\$36,646		76.1	Albert Serur
IX Erin Allen	31.4%	\$50,980	\$38,785		77.6	Richard Correa
X Christopher Bungay	108.6%	\$67,286	\$32,250		78.8	Satti-Kanaan
Michael Burningham	40.7%	\$45,363	\$32,250		84.2	AO
Tomarus Burks	40.1%	\$60,624	\$43,286		76.2	Tom Williams
XI Kade Beck	86.1%	\$60,014	\$32,250		85.8	Brian Schreiter
Nicole Preston	81.9%	\$65,111	\$35,804		76.5	Kris Thieme
Andrew Chambers	79.1%	\$74,298	\$41,477		80.0	Philip Prata
XII James Fangmann	205.7%	\$98,601	\$32,250		82.2	Albert Serur
Michael Cirelli	115.6%	\$69,525	\$32,250		83.1	Nick Moore
Tyler Boulden	64.6%	\$53,068	\$32,250		86.5	Josh West

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Eno Iftiu	76.2%	\$4,654,183	\$2,641,431		86.4	AO
Mark Neilson	19.7%	\$2,365,943	\$1,977,243		83.2	AO
Ryan Stenglein	19.3%	\$2,342,859	\$1,964,605		83.6	AO
II Arif Hajro	99.8%	\$3,532,184	\$1,767,662		86.1	AO
Matthew Conrad	50.4%	\$2,261,202	\$1,503,260		84.1	S-S-Parks-Salvaggi
Bobby Gujral	34.9%	\$2,143,177	\$1,588,751		86.7	AO
III Jenny Kim	63.7%	\$2,076,388	\$1,268,606		84.6	AO
Mark Bernsdorff	60.8%	\$1,879,988	\$1,169,451		77.4	Simon Arias
IV Paul Samra	42.9%	\$1,374,458	\$961,984		87.1	Andrew McQuade
Meaghan Kresko	33.4%	\$1,205,891	\$904,234		84.8	AO
Daniel Prinzo	27.6%	\$1,342,936	\$1,052,541		86.9	S-S-Parks-Salvaggi
V Brody Maughan-Evanson	166.2%	\$2,277,175	\$855,503		80.1	Simon Arias
Joshua Dishong	54.3%	\$1,263,751	\$818,871		86.6	S-S-Bendure-Hartwig
Zachery Kertulis	13.6%	\$890,967	\$784,018		81.1	S-S-Parks-Salvaggi
VI Nicholas Chuma	87.7%	\$1,414,242	\$753,341		82.1	S-S-Bendure-Hartwig
Brandon Summerton	28.9%	\$936,094	\$726,278		80.2	AO
Brandon Minor	27.6%	\$953,194	\$746,905		90.0	AO
VII Jessica Chang	66.3%	\$1,073,337	\$645,291		84.4	AO
Stuart Pagan	37.2%	\$930,473	\$677,992		87.6	Mathew Hart
Ashley Rust	31.3%	\$766,161	\$583,700		85.6	AO
VIII Phi Phan	86.8%	\$1,131,098	\$605,513		83.0	Desi Dimitrova
Bobby Hamilton	36.7%	\$826,248	\$604,480		86.1	AO
IX Giovanni Vacca	71.2%	\$925,376	\$540,652		83.9	Tommy Vena
Tami Chaimov	33.0%	\$739,973	\$556,579		83.2	Jamison Weatherspoon
Jesse Doherty	18.1%	\$625,824	\$530,024		83.1	AO
X Alec Seibold	96.9%	\$762,165	\$387,000		86.4	Josh West
Tomarus Burks	77.5%	\$866,346	\$488,216		76.2	Tom Williams
Christopher Bungay	48.3%	\$573,882	\$387,000		78.8	Satti-Kanaan
XI Conor Markins	93.3%	\$841,383	\$435,200		83.2	Simon Arias
Veronica Coval	78.9%	\$794,375	\$444,116		87.4	Fisher-Hall
Nicole Preston	47.4%	\$657,355	\$446,080		76.5	Kris Thieme
XII Jonathan Rindt	317.1%	\$1,702,492	\$408,211		80.3	Simon Arias
Alon Barnur	185.2%	\$1,142,610	\$400,622		85.3	AO
Justin Hermann	113.2%	\$859,304	\$403,117		77.0	AO

ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU

CATEGORIES XIII-XX
& ROOKIE



XIII
NAKITA FORTIN
METAIRIE, LA



XIV
HASAN GHAZAL
HALIFAX, NS



XV
EVAN DONOGHUE
LAS VEGAS, NV



XVI
MAYRA ROBLES
HOUSTON, TX



XVII
JONATHAN PHILLIPS
LITTLE ROCK, AR



Rookie
ANTHONY MAZURKEWICZ
HOUSTON, TX

DECEMBER

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII	Nakita Fortin	52.2%	\$49,222	\$32,341		81.8	Denis-Michael Catalano
	Alyssa Libby	42.4%	\$45,936	\$32,250		81.4	Cindy Furer
XIV	Hasan Ghazal	25.9%	\$40,618	\$32,250		80.8	Satti-Kanaan
XV	Evan Donoghue	197.0%	\$95,769	\$32,250		75.0	Corey Neff
	Jennifer Ragan	49.5%	\$48,229	\$32,250		83.3	AO
	Alexandra Longo	34.7%	\$43,436	\$32,250		88.4	Hart-Lewicki
XVI	Mayra Robles	74.4%	\$56,232	\$32,250		82.5	Michael Vasu
	Corey Helly	23.8%	\$39,927	\$32,250		89.8	Giglione-Ackerman
XVII	Jonathan Phillips	31.7%	\$42,473	\$32,250		81.4	Ralston-Ralston
ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER							

DECEMBER ROOKIES

Category		PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie	Anthony Mazurkewicz	214.8%	\$69,263	\$32,250	118,908		76.2	Giddens-Giddens
	Ashlynn Orng	199.6%	\$64,364	\$32,250	102,048	90		AO
	Yael Enriquez	198.4%	\$63,999	\$32,250	63,121	93		Mauro Capozucca
	Tyler Church	188.9%	\$60,932	\$32,250	90,115		75.6	Moore-DeFurio
	Carlos De Sousa Cardozo	186.8%	\$60,249	\$32,250	60,249	94		Mauro Capozucca
	Mark Dushaj	179.5%	\$57,892	\$32,250	362,402		87.3	AO
	Joseph Gojcaj	144.4%	\$46,560	\$32,250	62,359	94		AO
	Timothy Wilson	141.2%	\$45,543	\$32,250	65,484		79.3	Prata-Wilson
	Ian Zollos	140.8%	\$45,414	\$32,250	81,110		82.3	S-S-Parks-Salvaggi
	Taleb Jammoul Hajali	114.2%	\$36,842	\$32,250	57,615		81.5	Walter Icaza

YTD

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII	Nakita Fortin	60.4%	\$620,620	\$387,000		81.8	Denis-Michael Catalano
	Adrienne Bragas	53.1%	\$592,502	\$387,000		85.2	AO
	Mark Auvil	20.1%	\$464,895	\$387,000		82.8	Simon Arias
XIV	Cody Gardner	33.4%	\$516,125	\$387,000		74.0	Albert Serur
	Hasan Ghazal	28.1%	\$495,782	\$387,000		80.8	Satti-Kanaan
XV	Evan Donoghue	88.3%	\$728,762	\$387,000		75.0	Corey Neff
	Jennifer Ragan	37.6%	\$532,483	\$387,000		83.3	AO
	John Catalano	24.6%	\$482,147	\$387,000		85.3	Simon Arias
XVII	Jonathan Phillips	4.1%	\$403,023	\$387,000		81.4	Ralston-Ralston
XIX	Francesca Veltri	8.4%	\$419,550	\$387,000		84.7	Giglione-Ackerman
ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU							

YTD ROOKIES

Category		PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie	Mark Dushaj	301.6%	\$1,167,030	\$387,000	4,714,527		87.3	AO
	Sean Taylor	251.8%	\$974,439	\$387,000	1,253,043		79.5	Moriah Chandler
	Joseph Crivelli	189.1%	\$731,738	\$387,000	1,730,254		85.1	Simon Arias
	Luis Velasquez	124.0%	\$479,699	\$387,000	697,923		82.8	Jesus Romero
	Arturo Romero	108.6%	\$420,159	\$387,000	1,590,016		81.5	S-S-Parks-Salvaggi
	Spencer Kozej	102.9%	\$398,140	\$387,000	1,263,621		80.9	Simon Arias

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CATEGORIES I–VIII



MARIO HAJRO
SAN CLEMENTE, CA



RYAN STENGLEIN
WAYZATA, MN



ENO IFTIU
DELAWARE, OH



MARK DUSHAJ
WASHINGTON, MI



JENNY KIM
MILPITAS, CA



CODY GARDNER
NEW YORK, NY



JUSTIN SUTTON
HOUSTON, TX



GARY SLOCUM
SAN DIMAS, CA

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2022 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mario Hajro	19.0%	\$1,075,791	\$904,193	86.6	AO	
Mark Neilson	15.1%	\$597,736	\$519,148	83.5	AO	
Reynolds Akuamoa	12.4%	\$300,476	\$267,368	80.5	Theodore Pappas	
II Ryan Stenglein	16.2%	\$430,301	\$370,304	81.8	AO	
III Eno Iftiu	41.2%	\$447,315	\$316,799	85.5	AO	
James Sodan	31.3%	\$216,336	\$164,745	81.7	Nick Moore	
Romal Omid	14.7%	\$238,161	\$207,669	77.1	Mathew Hart	
IV Mark Dushaj	57.8%	\$419,750	\$265,987	87.0	AO	
Jeffrey Espinal	26.3%	\$184,218	\$145,830	78.8	Theodore Pappas	
Clayton Slaughter	20.9%	\$159,538	\$131,907	80.1	Michael Vasu	
V Jenny Kim	40.0%	\$197,241	\$140,930	83.4	AO	
Joe Lewo	20.2%	\$135,976	\$113,156	79.1	Henderson-Locker	
VI Cody Gardner	89.4%	\$201,303	\$106,294	81.4	Albert Serur	
Gabriela Sime	35.3%	\$210,701	\$155,738	79.0	Fisher-Zuzick	
Chase Miller	10.3%	\$136,651	\$123,870	80.4	S-S-Bendure-Hartwig	
VII Justin Sutton	152.1%	\$192,142	\$76,212	75.6	Giddens-Giddens	
David Quevillon	93.0%	\$213,593	\$110,689	79.6	Mathew Hart	
Joshua Jackson	43.4%	\$100,983	\$70,444	77.9	Brian Schreiter	
VIII Gary Slocum	76.0%	\$150,512	\$85,512	80.5	Desi Dimitrova	
Andrew Chambers	40.2%	\$119,232	\$85,057	77.9	Philip Prata	
Daniel Prinzo	34.0%	\$115,438	\$86,164	86.9	S-S-Parks-Salvaggi	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mario Hajro	78.9%	\$13,827,599	\$7,730,822	86.6	AO	
Mark Neilson	21.8%	\$8,710,157	\$7,151,956	83.5	AO	
II Brody Maughan-Evanson	15.8%	\$3,395,724	\$2,933,069	82.2	Simon Arias	
Eric Thompson	11.0%	\$3,584,736	\$3,228,391	82.8	S-S-Parks-Salvaggi	
III Eno Iftiu	73.1%	\$4,567,300	\$2,638,189	85.5	AO	
James Sodan	11.0%	\$2,681,869	\$2,415,833	81.7	Nick Moore	
IV Mark Dushaj	138.1%	\$4,921,980	\$2,066,976	87.0	AO	
V Arif Hajro	89.2%	\$3,604,976	\$1,905,604	85.0	AO	
Jenny Kim	49.8%	\$2,624,246	\$1,751,979	83.4	AO	
Gregory Rudolph	43.4%	\$2,647,260	\$1,845,872	79.0	Simon Arias	
VI Chase Miller	87.7%	\$2,415,877	\$1,286,848	80.4	S-S-Bendure-Hartwig	
Tyler Boulden	68.2%	\$2,065,723	\$1,227,911	87.1	Josh West	
Mark Bernsdorff	48.0%	\$2,137,036	\$1,444,083	80.7	Simon Arias	
VII Jessica Chang	114.2%	\$2,358,644	\$1,101,312	85.9	AO	
Melinda-Rae Lyse	57.3%	\$1,734,465	\$1,102,630	84.1	AO	
David Quevillon	40.6%	\$2,030,741	\$1,444,131	79.6	Mathew Hart	
VIII Daniel Prinzo	51.7%	\$1,467,511	\$967,471	86.9	S-S-Parks-Salvaggi	
Gary Slocum	49.8%	\$1,597,407	\$1,066,376	80.5	Desi Dimitrova	
Paul Samra	42.1%	\$1,354,543	\$953,351	86.2	Andrew McQuade	

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

CATEGORIES IX–XVI



MICHAEL GERSTEIN
EDISON, NJ



EVAN DONOGHUE
LAS VEGAS, NV



MARISSA NEFF
LAS VEGAS, NV



DANIEL ORR
HALIFAX, NS



ANTHONY MAZURKEWICZ
HOUSTON, TX



AARON FRIEDLANDER
NAPIER, NZ



KADE BECK
BATON ROUGE, LA



JOSEPH CRIVELLI
WEXFORD, PA

DECEMBER

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
IX	Michael Gerstein	55.8%	\$77,289	\$49,619		83.1	Giglion-Ackerman
	Ed-Maggie Myrthil	40.3%	\$89,889	\$64,065		76.8	Theodore Pappas
	Kevin Appasamy	31.8%	\$53,041	\$40,252		79.8	AO
X	Evan Donoghue	95.1%	\$85,642	\$43,888		75.6	Corey Neff
	Stella Roznovan	33.7%	\$107,619	\$80,509		82.3	Cohen-Velasquez
	Veronica Coval	32.4%	\$76,766	\$57,972		85.0	Fisher-Hall
XI	Marissa Neff	217.1%	\$132,957	\$41,927		80.0	Corey Neff
	Phi Phan	140.0%	\$123,444	\$51,428		83.2	Desi Dimitrova
	Daniel Perkins	56.6%	\$50,509	\$32,250		81.1	AO
XII	Daniel Orr	62.5%	\$70,787	\$43,561		83.9	Satti-Kanaan
	Steven Warner	49.3%	\$62,902	\$42,145		83.1	AO
	Alec Seibold	38.2%	\$49,159	\$35,569		86.4	Josh West
XIII	Anthony Mazurkewicz	260.0%	\$116,087	\$32,250		74.1	Giddens-Giddens
	James Fangmann	198.8%	\$98,601	\$33,004		82.2	Albert Serur
	Daisy Vasu	117.2%	\$70,055	\$32,250		82.5	Michael Vasu
XIV	Aaron Friedlander	48.8%	\$56,576	\$38,010		81.4	Steve Friedlander
	Samuel Artzis	31.5%	\$42,422	\$32,250		80.3	AO-Lorence
XV	Kade Beck	102.8%	\$65,391	\$32,250		84.7	Brian Schreiter
XVI	Joseph Crivelli	157.8%	\$90,595	\$35,141		84.1	Simon Arias
	Ryan Slone	103.2%	\$65,521	\$32,250		82.1	Albert Serur
	Yael Enriquez	96.2%	\$63,259	\$32,250	94		Mauro Capozucca

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
IX	Slavita Hut	16.8%	\$1,034,750	\$885,732		83.9	John Young
	Dustin Dunbar	13.6%	\$943,882	\$831,131		83.9	AO
	Carlo Buhay	12.1%	\$898,821	\$802,004		85.7	AO
X	Nicholas Chuma	101.5%	\$1,453,372	\$721,344		82.3	S-S-Bendure-Hartwig
	Stella Roznovan	69.3%	\$1,215,009	\$717,791		82.3	Cohen-Velasquez
	Veronica Coval	59.8%	\$1,161,035	\$726,530		85.0	Fisher-Hall
XI	Marissa Neff	93.6%	\$1,112,379	\$574,702		80.0	Corey Neff
	Phi Phan	90.0%	\$1,150,311	\$605,513		83.2	Desi Dimitrova
	Justin Hermann	63.7%	\$1,088,560	\$665,054		77.0	AO
XII	Alec Seibold	59.0%	\$782,524	\$492,256		86.4	Josh West
	Daniel Zotter	47.7%	\$803,612	\$544,013		82.8	Brett Gryska
	Daniel Orr	39.7%	\$704,309	\$504,110		83.9	Satti-Kanaan
XIII	Jonathan Rindt	338.9%	\$1,698,512	\$387,000		80.3	Simon Arias
	James Marks	299.3%	\$1,856,523	\$464,895		80.2	Simon Arias
	Alon Barnur	179.3%	\$1,149,042	\$411,386		85.3	AO
XIV	Aaron Friedlander	25.4%	\$532,871	\$424,816		81.4	Steve Friedlander
	Samuel Artzis	16.5%	\$450,839	\$387,000		80.3	AO-Lorence
	Kwabena Antwi	12.3%	\$434,699	\$387,000		77.6	Jeremy Rivers
XV	Kade Beck	53.4%	\$593,665	\$387,000		84.7	Brian Schreiter
	Mercedes Bens	49.9%	\$580,121	\$387,000		77.8	Duane Shaw
	Jennifer Ragan	29.6%	\$501,462	\$387,000		83.1	AO
XVI	Joseph Crivelli	507.3%	\$2,350,358	\$387,000		84.1	Simon Arias
	Elvis Cartaya	91.9%	\$742,690	\$387,000		83.2	AO
	Ryan Slone	69.5%	\$656,051	\$387,000		82.1	Albert Serur

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

CATEGORIES I–VII

EC



A0

II



III



IV



V



MATHEW HART

DARCY SCHRIEBER

ALBERT SERUR

CINDY FURER

VI



EC



EC



GIDDENS-GIDDENS

FISHER-ZUZICK

EC = 2022 Executive Council Member

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DECEMBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I A0	86.1	\$5,364,960	\$6,228,600		83.9	31.4
Theodore Pappas	95.6	\$603,790	\$631,900		80.5	16.8
Simon Arias	64.2	\$1,118,078	\$1,741,100		79.7	10.5
II Mathew Hart	103.7	\$467,303	\$450,600		79.9	38.6
Beto Quintero	99.8	\$465,053	\$465,900		81.3	33.5
Cohen-Velasquez	78.2	\$361,439	\$462,300		83.8	8.3
S-S-Bendure-Hartwig	80.8	\$434,125	\$537,500		83.9	3.6
III Darcy Schrieber	101.9	\$316,283	\$310,400	91		43.6
Nick Moore	116.8	\$369,921	\$316,700		83.0	42.1
Satti-Kanaan	81.1	\$346,088	\$426,600		84.1	16.2
Arias-Dlabik	50.7	\$156,528	\$308,600		81.1	12.8
Richard Correa	97.6	\$333,375	\$341,500		77.4	12.3
Michael Vasu	87.0	\$343,303	\$394,700		78.4	3.7
IV Albert Serur	146.5	\$367,653	\$250,900		82.0	35.1
Josh West	78.7	\$221,758	\$281,600		88.1	3.9
Andrew McQuade	71.7	\$265,876	\$370,700		84.6	3.3
Phillip Prata	96.5	\$275,601	\$285,600		81.4	1.0
V Cindy Furer	69.9	\$178,213	\$255,100		79.5	2.9
VI Giddens-Giddens	157.3	\$218,958	\$139,200		76.4	92.1
Corey Neff	104.2	\$146,475	\$140,600		78.4	23.9
Brian Schreiter	82.3	\$116,012	\$141,000		77.8	20.8
VII Fisher-Zuzick	116.1	\$220,152	\$189,600		77.3	46.9
Kevin Holtz	108.3	\$198,352	\$183,200		75.7	18.6

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	99.3	\$17,014,110	\$17,140,500		83.1	14.2
Simon Arias	96.3	\$20,755,047	\$21,552,000		79.7	10.8
A0	93.8	\$71,597,980	\$76,307,200		83.9	8.1
II S-S-Bendure-Hartwig	106.6	\$6,804,601	\$6,384,600		83.9	22.6
Mathew Hart	89.5	\$4,699,507	\$5,249,400		79.9	3.0
III Darcy Schrieber	88.9	\$2,808,732	\$3,160,300	91		17.8
Satti-Kanaan	95.7	\$4,670,365	\$4,880,500		84.1	9.9
Nick Moore	91.3	\$4,220,121	\$4,622,700		83.0	7.4
Michael Vasu	87.5	\$4,873,339	\$5,571,900		78.4	0.6
IV Josh West	109.7	\$3,699,970	\$3,372,900		88.1	26.2
Albert Serur	106.7	\$3,791,767	\$3,553,500		82.0	22.7
Andrew McQuade	110.5	\$4,050,987	\$3,664,500		84.6	22.2
Phillip Prata	99.8	\$3,063,561	\$3,068,700		81.4	5.1
V Tommy Vena	110.6	\$2,856,163	\$2,583,000		83.0	27.2
Cindy Furer	89.8	\$2,452,278	\$2,731,200		79.5	3.3
VI Giddens-Giddens	110.3	\$2,121,449	\$1,923,600		76.4	26.9
Corey Neff	81.9	\$1,758,172	\$2,146,200		78.4	5.4
Ryan Bisanz	87.6	\$2,217,763	\$2,530,500		74.1	0.8
VII Kevin Holtz	98.4	\$1,756,942	\$1,785,000		75.7	13.2
Fisher-Zuzick	96.7	\$1,647,458	\$1,703,400		77.3	11.3
Denis-Michael Catalano	87.4	\$1,529,575	\$1,750,800		79.3	0.5

CATEGORIES VIII–XIII



DESI DIMITROVA



MOORE MIDWEST



CHAD POTTS



PRATA-WILSON



WEST-SHOGAR-MOODY



WALTER ICAZA

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TOP % OF NET ALP OBJ



WALTER ICAZA
Category XIII
383.8



MOORE-DEFURIO
Category XIII
343.8



PRATA-WILSON
Category XI
246.9

DECEMBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
VIII Desi Dimitrova	153.2	\$187,650	\$122,500		80.4	87.1
Byron Paz	105.1	\$84,261	\$80,200		79.6	36.2
Saavedra-Longino	96.2	\$116,524	\$121,100		82.8	0.7
IX Moore Midwest	151.9	\$157,830	\$103,900		85.1	103.2
A0-Lorence	142.0	\$130,955	\$92,200		77.7	70.8
Hart-Lewicki	107.3	\$104,372	\$97,300		86.0	58.2
Duni Olusegun	134.2	\$163,463	\$121,800	93		35.3
X Chad Potts	122.3	\$66,516	\$54,400		79.0	51.8
Kris Thieme	96.9	\$77,886	\$80,400		77.6	23.6
Brian Wilson	70.8	\$41,751	\$59,000		81.6	8.2
XI Prata-Wilson	246.9	\$106,652	\$43,200	92		216.0
XII West-Shogar-Moody	91.6	\$33,876	\$37,000	94		545.0
John Sparby	80.3	\$29,702	\$37,000		76.2	59.9
XIII Walter Icaza	383.8	\$142,003	\$37,000	93		N/A
Moore-DeFurio	343.8	\$127,194	\$37,000		79.7	N/A
Holtz-Rigney	187.8	\$69,489	\$37,000	99		N/A
Myaa Fallon	120.8	\$44,701	\$37,000		76.4	1129.6
Michael Ezeafulukwe	105.5	\$39,036	\$37,000		78.4	93.5

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
VIII Desi Dimitrova	121.1	\$1,927,942	\$1,591,800		80.4	39.3
Tiffany Wagner	99.9	\$1,632,662	\$1,635,000		84.4	14.9
IX Duni Olusegun	101.0	\$1,459,600	\$1,444,800	93		83.6
Moore Midwest	124.9	\$1,666,344	\$1,334,400		85.1	43.7
A0-Lorence	94.7	\$1,196,801	\$1,263,600		77.7	9.0
Hart-Lewicki	87.5	\$1,006,756	\$1,150,800		86.0	0.8
X Moriah Chandler	20.8	\$160,880	\$773,500	95		75.7
John Young	100.2	\$1,069,971	\$1,067,700		83.7	15.3
Kris Thieme	93.4	\$945,014	\$1,011,600		77.6	7.5
Chad Potts	88.4	\$628,619	\$711,300		79.0	1.8
XI Prata-Wilson	285.7	\$888,826	\$311,100	92		179.5
Jeremy Rivers	100.4	\$503,805	\$501,900		74.0	16.0
XII West-Shogar-Moody	93.6	\$296,315	\$316,600	94		46.9
John Sparby	57.0	\$253,285	\$444,000		76.2	9.8
XIII Walter Icaza	298.2	\$772,225	\$259,000	93		N/A
Moore-DeFurio	294.7	\$1,308,363	\$444,000		79.7	N/A
Holtz-Rigney	187.8	\$69,489	\$37,000	99		N/A
Gryska-Boles	107.8	\$432,232	\$400,800	89		N/A
Myaa Fallon	103.9	\$470,235	\$452,400		76.4	12835.3
West-Osili-Moody	100.3	\$185,639	\$185,000	95		N/A

CATEGORY I



1
MALKA ARONY
CAVE CREEK, AZ



2
BRENDA DI SOMMA
SOMERSET, NJ



1
RONA PILEGGI SPANO
DARIEN, IL



2
CARMELLA SWANSON
RANCHO SANTA MARGARITA, CA



1
WILLIAM ROL
HONOLULU, HI



2
KELLY WALKER
FORT WORTH, TX

CATEGORY II

CATEGORY III

CATEGORY IV



1
CARL ZABLOTNY
LAS VEGAS, NV



2
RALPH BEARD
FRANKLIN, TN



1
NOEL ROBBINS
WESTERVILLE, OH



2
JEFFREY HAPKE
CRESSON, PA



1
ERICA DALAGER
LAKELAND, MN



2
TOMMY FLYNN
SPOKANE, WA

CATEGORY V

CATEGORY VI

CATEGORY VII



1
JULIE FREEMAN
WARMINSTER, PA



2
DIANNA LUEKE
BUFORD, GA



1
CELIA O'DELL
NETTIE, WV



2
TORI SNOWDEN
DEWITT, MI

CATEGORY VIII

FIRST SIGNED TG



JOEL BOONE
KINGSTON, MA



AMANDA DAVIDSON
MIDVALE, UT



ALEXANDRA GONZALES-COOPER
BENTON, AR

TOP MANAGERS

CATEGORY I



1
KATHERINE PRATT
LEAVITTSBURG, OH

CATEGORY II



1
MORGAN BREIER
HARRISON TWP, MI

CATEGORY III



1
AMANDA MLINAZ
PLYMOUTH, WI

GC = 2022 PR Growth Council Member

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 6,00 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.
Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 90% of Growth objective.

INDIVIDUAL REPS: DECEMBER

Category	Rank		Cards	Obj	% Obj
I	1	Malka Arony	5,254	3,796	138.4%
	2	Brenda Di Somma	2,280	2,272	100.4%
	3	Travis Daniels	1,448	1,548	93.5%
II	1	Rona Pileggi Spano	2,532	1,095	231.3%
	2	Carmella Swanson	1,912	1,021	187.3%
	3	George Farenthold	1,756	1,173	149.7%
III	1	William Rol	1,302	845	154.0%
	2	Kelly Walker	1,106	917	120.6%
	3	Anna Guido Rohrer	912	1,006	90.7%
IV	1	Carl Zablotny	1,386	770	179.9%
	2	Ralph Beard	1,031	766	134.5%
	3	Michael Cooper	878	800	109.8%
V	1	Noel Robbins	2,019	601	336.0%
	2	Jeffrey Hapke	1,111	683	162.6%
	3	Mark Flemm	680	573	118.6%
VI	1	Erica Dalager	4,461	564	790.3%
	2	Tommy Flynn	750	550	136.3%
	3	Dianna Lueke	548	550	99.5%
VII	1	Julie Freeman	652	550	118.5%
	2	Dianna Lueke	548	550	99.5%
	3	Miranda McKee	1,124	550	204.3%
VIII	1	Celia O'Dell	1,486	550	270.1%
	2	Tori Snowden	1,377	550	250.4%
	3	Miranda McKee	1,124	550	204.3%
Rookie	1	Noel Robbins	2,019	601	336.0%
IceBreaker	1	Miranda McKee	1,124	550	204.3%

ALL TIME RECORD: 18,960 Cards

MANAGERS: DECEMBER

Category	Rank		Cards	Obj	% Obj
I	1	Katherine Pratt	7,227	5,826	124.1%
	2	J T Tasker	5,986	6,231	96.1%
II	1	Morgan Breier	5,008	4,718	106.1%
	2	Judy Spade	5,355	5,377	99.6%
III	1	Amanda Mlinaz	7,534	3,940	191.2%
	2	Stephanie Baumann	4,868	4,403	110.6%

INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	David Scalisi	17,889	14,600	122.5%
	2	Rona Pileggi Spano	17,307	13,135	131.8%
II	*1	Robin Andrade	21,834	14,539	150.2%
	2	William Rol	13,552	10,145	133.6%
III	*1	Janis Pitts	15,101	11,042	136.8%
	2	Kathy Pappas	13,303	10,156	131.0%
IV	*1	George Murry	11,103	8,736	127.1%
	2	Michael Cooper	10,362	9,595	108.0%
V	*1	Noel Robbins	12,031	7,212	166.8%
	2	Cas Robinson	9,524	8,930	106.7%
VI	*1	Erica Dalager	11,129	6,773	164.3%
	2	Donna Altshue	6,563	6,992	93.9%
VII	*1	Lou Nell Busby	11,981	6,600	181.5%
	2	Tommy Flynn	8,365	6,600	126.7%
VIII	*1	Celia O'Dell	15,589	6,600	236.2%
	2	Dee Hettinger	7,115	6,738	105.6%
	2	Brian Ryan	5,976	6,600	90.5%
	3	Tori Snowden	12,465	6,600	188.9%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	J T Tasker	69,705	74,777	93.2%
	2	Dawn Trudden	59,109	65,648	90.0%
II	*1	Tami Williams	69,232	64,794	106.8%
	2	Morgan Breier	54,941	56,619	97.0%
III	*1	Lisa Johnson	35,876	29,977	119.7%
	2	Billy Sauers	45,655	46,705	97.8%

MOST ORIGINAL CARDS GENERATED: YTD



1
ROBIN ANDRADE
KINGSTON, MA

1
ROBIN ANDRADE
10,256

2
WILLIAM ROL
9,307

3
ANNA GUIDO ROHRER
8,309

1

TPC

DANIEL PARAVISINI

\$100,349
AO

2

JOSHUA DISHONG

\$31,544
S-S-Bendure-Hartwig

3

MARSHALL FERNANDEZ

\$23,459
AO

4

NATHAN LABRANCHE

\$19,754
AO

5

OLEG NOVITCHII

\$19,285
S-S-Parks-Salvaggi

DECEMBER BONUS LEADERS

PAYOUT: \$2,069,470

QUALIFIERS: 2,680

\$ 100,349 Daniel Paravisini	\$ 4,342 Gjon Ljuldjiraj	\$ 3,085 Alexus Hawkins	\$ 2,472 Ashkan	\$ 2,193 Joachim Jean	\$ 1,883 Wesley Scott
31,544 Joshua Dishong	4,201 Tanner West	3,081 Brandon Neal	2,155 Tyler McKnight	2,155 Victor Romero	1,881 Victor Romero
23,459 Marshall Fernandez	4,171 Giorgi Gogidze	3,066 Vera Leus	2,470 Kelsey Knight	2,145 Connor Fox	1,869 Yoline Octave
19,754 Nathan Labranche	4,148 Rubin Chaimov	3,057 Briasia McClarity	2,465 Christina Konstanzer	2,142 Natalia Beltran Hernandez	1,859 Jessica Davis
19,285 Oleg Novitchii	4,097 Alexander Gomez	3,020 Pretoria Samuel	2,462 Elaina Vecchio	2,113 Brittany Rhodes	1,853 Erin Gonzalez
19,222 Roger Fung	4,042 Damian Woods	2,977 Christina Ande	2,459 Kasey Garcia	2,113 James Sherwood	1,850 Ellen Tuttle
13,519 Connor Cook	3,991 Kevin Ishikane	2,932 Ericia Jasbra	2,452 Shane Havel	2,084 Carlo Trinidad	1,848 Phillip Peavey
13,049 Carmen Arroyo	3,917 Chilynn Acevedo	2,925 Bryan Juskiw	2,430 Christian Gojcaj	2,077 Matthew Sturgis	1,829 Tina Nelson
11,255 Kristi Basho	3,902 Ashley Charriere	2,924 Gunnar Jorstad	2,414 Yelba Pelayo	2,075 Serge Brouillette	1,827 Bernardo Lopez
8,468 Kevin Musai	3,901 Raheem Nubani	2,874 Sasha Oakes	2,413 Joshua Notte	2,074 Nicole Bolognesi	1,821 Viktorious Dugan
8,119 Jensen Symonds	3,896 Avraj Bal	2,852 Seamus Higley	2,409 Gregory Northrup	2,069 Ifeanyi Ufodu	1,820 Mariah Cooper
7,898 Alejandro Marmolejos	3,887 Windy Valencia	2,837 Franko Bilbili	2,373 Vania Noriega	2,061 Tyler Worstell	1,815 Brandon Bennett
7,886 Leoda Bradshaw	3,775 Javier Diaz	2,832 Evelin Castro-Sharif	2,365 Emily Klich	2,054 Kyle Jansen	1,803 Oliany Matos Abella
7,720 Noor Musleh	3,723 Blair Sheppard	2,823 Dylan White	2,361 Lamika Thurman	2,049 Adrion Robertson	1,792 Kristina Tuttle
7,167 Roydon Riki	3,720 Jesse Fullmer	2,805 Michael Chapman	2,346 Crystal Vairetta	2,041 Jennifer Jantzen	1,790 Marques Price
7,098 Austin Rockall	3,711 Yolette Mompont	2,792 Richard Tabanji	2,341 Jeannieliza Solis	2,036 DeAnthony Hartman	1,789 Vanessa Rubio
6,981 Phi Phan	3,703 Khadijah Muhammad	2,784 Alex Carr	2,340 Braeden Gilbert	2,035 Charles Nacovsky	1,784 Preston Klutz
6,899 Sarah Saleim	3,694 Melissa Hayfa	2,783 Joseph Sixta	2,338 Cameron Gray	2,029 Kristina Joachim	1,783 Joshua Egyud
6,740 Firat Ucar	3,668 Alan Sedaghat	2,766 Michael Hayfa	2,337 Gregory Christiansen	2,025 Doris Martinez Garcia	1,781 Abigail Johnston
6,456 Michael van Delft	3,658 Robin Cole	2,759 Isaiah Whitten	2,332 Carlos Colina	2,020 Marian Gerges	1,780 Donald Lewis
6,330 Giovanni Vacca	3,645 Donald Cho	2,753 Jose Cuellar	2,332 Antonio Reyes	2,015 Wade Campbell	1,777 Tyler Teague
6,232 Lily Sakai	3,645 Donald Cho	2,731 Danny Geva	2,326 Melissa Nguyen	2,006 Michael Scarbrough	1,773 Jomaal Mathews
6,206 Nikolla Lulgjuraj	3,625 Alexandra Berberich	2,721 Jessica Yates	2,325 Richarda Joseph Garcia	1,995 Blaine Fuller	1,772 Nella Lejeune
5,938 Sergio Hernandez	3,611 Gage Harrington	2,706 Ireland Sirni	2,322 Endy Suriel	1,993 Lloyd Patterson	1,771 Kelli Myers
5,903 Panaris Bregu	3,605 Carrington Hanna	2,700 Michael Dejesus	2,322 Ruben Terrero	1,987 Marvin Bolden	1,767 Ashley Van Buren
5,719 Justin Neal	3,578 Gina Lopez	2,688 Romal Omid	2,322 Chris Anderson	1,984 Magaly Una	1,762 Rachel Mills-Walker
5,519 Andrew Chambers	3,577 Michele Stewart	2,687 Patricia Santamarina	2,321 Muhammed Ashraf	1,984 Blake Tomblin	1,753 Raveen Franklyn
5,483 Joseph Sarasin	3,534 Kashala Guiden	2,650 Tony Georges	2,317 Joshua Jimenez	1,981 Andrea Schmitt	1,750 William Benline
5,471 Alvin Ali	3,533 Eric LaBossiere	2,631 Joseph Goodrich	2,317 Joshua Jimenez	1,971 Kaiden Herald	1,748 Jamanthea Hollingsworth
5,261 Arturo Romero	3,503 Brooklyn Brooks	2,629 Oludoyin Omolaja	2,311 Bryan Stoddard	1,960 Isaiah Ravenel	1,744 Sean Dillon
5,124 Alexandra Longo	3,496 Desiree Moore	2,627 Luis Holguin-Juarez	2,307 Troy Henderson	1,941 Oscar Gastelum	1,737 Jillian Arshadi
5,117 Alipate Makaui	3,423 Michele Faul	2,622 Daniel Ramirez	2,300 Vincent Massari	1,940 Cameron Sutton	1,729 Morvarid Tadayon
5,105 Taylor Patrick	3,406 Paige Zuzick	2,614 Alessandro Succurro	2,299 Lamine Diakhate	1,937 Lisa Richardson	1,728 Peter Ko
5,056 Max Quasem	3,401 Nick Scordos	2,608 Eddie Pourjalali	2,289 Christopher Jeantet	1,932 Sean Blaney	1,727 Kian Frost
4,952 Dawid Liniewski	3,286 Eddie Blackwell	2,592 Tina Janti	2,269 Juneth Zambrano De Grasso	1,929 Nicole Cenkner	1,715 Kathleen Gross
4,946 Ladan Rahbary	3,267 Connor Koy	2,589 Gretchen Larosa	2,261 Humberto Romero	1,918 Andre Crump	1,714 Malik Duncan
4,914 Mike Reed	3,242 Kacey Morgan	2,568 Arianna DaLuz	2,253 Shantoya Henry	1,916 Binyam Abune	1,713 Katy Rivera
4,786 Maria M Ramirez	3,224 Crystal Mekdarasack	2,533 Brady Basinger	2,244 Carlos Pineda	1,906 Peer Shmelzer	1,710 Dina Boghdady
4,725 Christopher Rives	3,164 Anthony Williams	2,525 Zachary McCormack	2,238 Madelyn Sanders	1,896 Kaylee Harvie	1,710 Herivelto Pereira
4,653 Rangel Peters	3,164 Andi Iftiu	2,519 Jordan Hamrick	2,226 Amber J Smith	1,894 Joseph Sciria	1,709 Mohamad Awdi
4,649 Roger Fredericks	3,151 Matthew Zang	2,512 John Lamere	2,223 Trace Cary	1,891 Jocelyn Esquilin	1,704 Jacob Thomas
4,534 James Hodges	3,147 Rovena Lulgjuraj	2,510 Rahman Mashriqi	2,220 Levi Porto	1,886 Razan Zarba	1,697 Gene Hale
4,513 Dillon Zartman	3,136 Abraham Mogilevsky	2,491 Adem Abdula	2,218 Gavin Gambhir	1,885 Aaron Chen	1,695 Prince Ray
4,391 Maria Stelling	3,126 Kurt Evans	2,485 Blake Waaland	2,210 Heccy Rivas	1,885 Lleison Martinez	1,691 Manique Sala
4,358 Damon Stroup	3,106 Ethan Tolbert		2,198 Dianka Blash		1,674 France Yousif

LEADERSHIP BONUS

1



DANIEL LI
\$85,296
AO

2



ENO IFTIU
\$50,551
AO

3



MARK DUSHAJ
\$50,059
AO

4



JOE LEWO
\$21,552
Henderson-Locker

5



ALON BARNUR
\$20,285
AO

DECEMBER BONUS LEADERS

PAYOUT: \$1,487,453

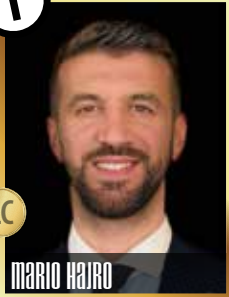
QUALIFIERS: 679

\$ 85,296 Daniel Li	\$ 6,713 Yael Enriquez	\$ 3,861 John Curry	\$ 2,739 Matthew Kerfoot	\$ 2,019 Sierra Kelsey	\$ 1,704 Alejandra Larez
50,551 Eno Iftiu	6,441 Arturo Romero	3,847 Tami Chaimov	2,739 Melinda-Rae Lyse	1,994 Steve Hartman	1,700 Morales
50,059 Mark Dushaj	6,277 Jake Yagjian	3,846 James Sodan	2,734 Nahomy Ramirez	1,986 Panaris Bregu	1,700 Parveen Lakhani
21,552 Joe Lewo	6,121 Tyler Boulden	3,808 Carlos De Sousa	2,658 Vivian Trinh	1,982 Michael Maloney	1,679 Maria Bonilla
20,285 Alon Barnur	6,107 Anthony	3,808 Cardozo	2,627 Veronica Coval	1,982 Pedro Bolivar Pena	1,679 Borrego
19,827 Arif Hajro	6,017 Mazurkewicz	3,772 Bryce Engstrom	2,613 Patrick Sullivan	1,978 Devin Lewis	1,663 Bradley Christiansen
18,334 Klaudio Martinaj	5,642 Giovanni Vacca	3,762 Christian Gojcaj	2,603 Matthew McDowell	1,974 Shahab	1,659 Sherrie McCarty
18,203 Joshua Olin	5,780 George Shafiek	3,705 Justin Hermann	2,599 Spencer Kozej	1,974 Mahdavinejad	1,658 Abigail Luna
17,237 Jozef Tinaj	5,745 Jake Gelb	3,683 Tyler Lan	2,598 Jesse Doherty	1,972 Michael Russo	1,637 Rodriguez
17,129 Christina Salvatore	5,681 Beau Cullen	3,660 Andrew Hynan	2,562 Minh Phung	1,970 Jason Bratton	1,637 Katy Rivera
14,593 Mark Neilson	5,607 Ervin Metaj	3,622 Katelyn Ucar	2,556 Tyler McKnight	1,967 Bobby Hamilton	1,632 Laurence Moore
14,280 Kevin Gillum	5,576 Jillian Getz	3,615 Ed-Maggie Myrthil	2,551 Sean Gillespie	1,957 Austen Oakes	1,623 Daniel Perkins
13,867 Matthew Conrad	5,453 Carrington Hanna	3,603 Timothy Welsh	2,518 Andrew Bishop	1,954 Marisa Willgruber	1,615 Laura Graham
13,058 Chris La Fond	5,304 Chilynn Acevedo	3,590 Cartiza Rojas	2,481 Katharine Thorne	1,954 London Burnett	1,605 Mark Bernsdorff
12,848 Steven King	5,276 Gregory Rudolph	3,590 Zachery Hager	2,466 Zachery Kertulis	1,952 David Carpenter	1,600 Tennison Mather
12,617 Michael Lewo	5,132 Travis Picklesimer	3,552 Danny Souri	2,441 Razan Zarba	1,940 Reynolds Akuamoa	1,582 Sylvain Kalombo
12,617 Eric Thompson	5,118 Augusto Arango	3,525 Shalom Chaimov	2,439 Daniel Pacheco	1,935 Pa Alieu Kasseh	1,582 Tecole Smith
12,432 Eldine Mpanzu	5,102 Joseph Gojcaj	3,499 Paul Samra	2,416 Dillon Zartman	1,924 Alan Sedaghat	1,578 Karen Salek-Cuzmar
12,289 Bobby Gujral	5,015 Mayra Robles	3,484 Rea Lynch	2,379 Rea Lynch	1,923 Donald Lewis	1,576 Johny Gerges
12,110 Ashlynn Orng	4,998 Jihad Ottallah	3,464 Melissa Sidoti	2,378 Donald DeVoise	1,923 Carlos Camacho	1,566 Anthony Salerno
11,084 Daniel Prinzo	4,941 Matthew Hunsberger	3,444 Zackarea Hakim	2,360 Tomarus Burks	1,924 Alan Sedaghat	1,564 Kristi Basho
10,827 Nicholas Chuma	4,933 Aaron Piotrowski	3,442 Nakita Fortin	2,300 Timothy Wilson	1,924 Alan Sedaghat	1,560 John Catalano
10,670 Ornela Martinaj	4,927 Matthew Abdo	3,402 Alexis Pineiro	2,282 James C Romero	1,923 Donald Lewis	1,557 Maria Lagios
10,634 Zach Otto	4,891 Steven Warner	3,385 Marvin Gonzalez	2,248 Dianka Blash	1,909 Rielly Maher	1,546 Beau Minnick
10,388 Andi Iftiu	4,866 Ryan Slone	3,384 Michele Stewart	2,231 Philip Rigoli	1,856 Joseph Michelin	1,545 Richard Sidoti
9,978 Romal Omid	4,816 Derek Foore	3,269 Jonathan Conner	2,231 Kevin Appasamy	1,851 Priscila Gonzalez	1,544 Venus Grier
9,820 Jenny Kim	4,695 Alexander Gomez	3,253 Alec Seibold	2,226 Ryan Martin	1,846 Henry Jacobs	1,537 Christopher Larsen
9,335 James Fangmann	4,684 Phi Phan	3,135 Michael Denton	2,224 Ngan Pham	1,842 Fatima Ward	1,521 Samantha Garcia
8,813 Ian Zollos	4,656 Ryan Stenglein	3,123 Joseph Crivelli	2,224 Ashley Rust	1,842 Tiffany Bertao	1,519 Kathleen Mezik
8,546 Awa Babou	4,593 Michael Cirelli	3,103 Austin Macias	2,222 Viktorious Dugan	1,831 Evelyn Leon-Perez	1,519 Eric Snyder
8,161 Jesse Benwell	4,503 Jordan Stelzer	3,103 Mike Paragiu	2,198 Brenna Behan	1,830 Evan Donoghue	1,516 Daniel Umbertone
8,049 Klyo Vidal	4,493 Dalton Cassavoy	3,073 Peter Gabranski	2,185 Carlo Buhay	1,817 Gunnar Jorstad	1,511 Robert Hepler
7,946 Bledar Bane	4,490 Nikola Homesin	3,053 Joshua McTier	2,179 Troy Plummer	1,806 Katie Stahulak	1,496 Francesca Veltri
7,636 Tyler Church	4,432 Joshua Notte	3,037 Stella Roznovan	2,154 Travis Vaughn	1,796 Aaron Parks	1,489 Norman Arocho
7,547 Joseph Tomanovich	4,391 Endri Shkambi	2,993 Michael Birmingham	2,146 Karly Williams	1,795 Cara DeFiore	1,489 Pendas
7,513 Sara Vaz	4,384 Jennifer Ragan	2,921 Sean Shephard	2,121 Cody Nykoliation	1,793 Claude Hamilton	1,476 Stephanie Burghardt
7,506 Meaghan Krecsko	4,363 Derek Johnson	2,909 Michael Gerstein	2,099 Elvis Cartaya	1,791 Jamie Beuschel	1,476 Kevin Musai
7,462 Daniel Orr	4,349 Darrell Asbell	2,908 Kade Beck	2,098 Sarah Saleim	1,784 Vincent Massari	1,462 Jesse Fullmer
7,373 Jeffrey Espinal	4,304 Caren Deanda	2,845 Justin Adams	2,081 Kelly Schoenherr	1,777 Andrew Chambers	1,461 Diego Vargas
7,277 Mathew Kahwaji	4,233 William Thomas	2,829 Corey Helly	2,079 Enri Sako	1,776 Kenneth Barker	1,457 Tichina Haughton
7,243 Aaron Friedlander	4,107 Brandon Hughes	2,805 Matthew Sutton	2,078 Erica Robertson	1,745 Magda Figueiredo	1,425 Aliya Johansen
7,068 Matthew Turnquist	4,005 Steven Dell	2,779 Kaia Pirazzini	2,077 Jorge Toribio	1,740 Evan Stewart	1,422 Dustin Dunbar
7,057 Edward Leon	3,970 John Collins	2,778 Matthew Ward	2,067 Slavita Hut	1,735 Giorgi Gogidze	1,421 Tabitha McDermid
6,959 Taleb Jammoul Hajali	3,895 Brandon Minor	2,749 David Wang	2,058 Sabrina Levi	1,725 Zakaria Elgahmi	1,405 Jovanie Scarlett
6,958 Jhanna Valerio Vivas		2,741 Alexandria Greer	2,050 Iv Menache	1,724 Adem Abdula	1,400 Jesse Rennich
6,724 Brandon Summerton			2,023 Jessica Chang	1,715 Jeremiah Russin	

\$ 1,396 Ashkan	\$ 1,192 Kurt Meaux	\$ 1,046 Davina Vo	\$ 894 Shanita Friedlander	\$ 752 Scott Wheeler	\$ 615 Asante Jackson
1,388 Khoshmagham	1,185 Kristi Mills	1,038 Ryne Morozowski	894 Luis Holguin-Juarez	748 Armando Aiello	614 Alipate Makau
1,384 Alexandra Berberich	1,173 Nabil Atallah	1,013 Ryan Luera	878 Mitchell McLaughlin	738 Jacob Krakora	612 William Malerk
1,371 Stephen Davis	1,172 Christopher Rolph	1,011 Lori Hamel Johnson	869 Lori Hamel Johnson	737 Jinelly Carvajal	609 Omar Billy
1,358 Steve Svendsen	1,170 Akram Mirahmadi	1,009 Chris McFoy	1,009 Maughan-Evanson	736 Justin Diaz	609 Victoria Lewis
1,358 Nathan Hunt	1,160 Erin Allen	1,003 Erin Allen	1,003 Carlos Colina	728 Micah Focken	608 Ross Ewen
1,345 Jessica Daniels	1,148 Susana Vargas	1,000 Sabrina Agostini	856 Carmen Pena	727 Jessie Holland	604 James Evans
1,323 Jared Guglielmino	1,146 Lidia Meglei	984 Matthew Cartwright	856 Guede	723 Jacob Reiter	600 Robert Burns
1,324 Malcolm Pasquier	1,138 Matthew Hudlin	984 Tyler Cox	856 Brandon Bennett	719 Kingsley Hansen	593 Erald Tomorri
1,309 Mohamad Awdi	1,132 Muzit Berhe	983 Jacqueline Kabluyen	851 Mackenzie Burchett	716 Nathaniel Magda	588 Russell Erhardt
1,296 David Staffieri	1,129 Jonathan Jones	971 Priscilla Blanco	847 Marvin Mondragon	712 Maurice Coleman	583 Alex Jankowski
1,294 Jermaine Moya	1,120 Kurt Evans	964 Jadwiga Martins	839 Ransey Vazquez	705 Gabriela Sime	580 Tina Skalkos
1,294 Angellese Camacho	1,119 Britton Costa	964 Devin Moore	834 Kylee Blehm	693 Brent Henderson	573 Kara Roenspies
1,292 Havis Alvarado	1,105 Jadelene Welty	949 Molly Remhof	833 Adam Wheeler	684 Jacob Rosinsky	571 Brittmarie Varian
1,284 Bobby Park	1,102 Joseph Nelson	948 Kelechi Anele	832 James Marks	681 Kurt-James MacMillan	561 Troy Williams
1,273 Kelly Ekker	1,089 Ashley Johnston	945 Paul Rumbuc	826 Cole Hatfield	672 Shawn Lewicki	553 Tyler Tasa
1,263 John Santosuosso	1,086 Joy Vann-Austin	944 Scott Urbanowicz	815 Quashade Copney	668 Jaden Goldney	553 Michael Geyer
1,263 Peer Shmelzer	1,086 Tanner West	936 Kamal Tayyib	809 Jessica Specht	663 Justin Rydzien	552 Daniel Nava
1,251 Manique Sala	1,086 Mickey Adkins	935 Mariah Luquin	809 Zachary Marshall	659 Timothy Bugge	541 Stuart Guthrie
1,246 Allan Allas	1,086 Randy Tucker	931 Botello	808 Christopher McGlynn	655 Astrid Castrillon	540 Luke Reiter
1,239 Selale Booher	1,085 Ardian Gojcay	928 Levar Morgan	805 Emily Klich	655 Astrid Castrillon	535 Christopher Montoni
1,233 Morgan Lobello	1,074 Preston Klutz	928 Joshua Butrey	793 Miguel Diego	654 Ethan Pfeifer	530 Ruben Terrero
1,220 Mark Lomonaco	1,069 Johnny Fuller	926 Kadiatou Fofana	784 Zachary Hofreiter	653 Brian Jerome	527 Nicole Preston
1,210 Jonah	1,067 Hasan Ghazal	909 Ronke Olusegun	782 Heriberto Chavez	644 Rebecca Patterson	518 Doron Freud
1,207 Mullins-Wilson	1,066 David Bilotti	903 Teresa Rasmussen	780 Daniel Arzate Roa	637 Anthony Solano	511 Jordan Jones
1,198 Alejandra Sanchez	1,060 Christopher Burkholder	900 Colin Ghee	774 Mikaela Galvin	634 Nicole Herrin	505 Nicklaus Boker
1,198 Jonathan Giaco	1,055 Arcelia Zizumbo	898 Gerardo Gonzalez	773 Matthew Obringer	623 Amanda Urdaneta	502 Kwabena Antwi
1,198 Maurice Brown	1,053 Tabitha Sanders	898 Jonathan Ballard	767 Thomas J Vena	617 Jessica Kay	
		897 Tyjer Morrow	759 Nick Scordos	616 Jesus Parra	

RGA LEADERSHIP BONUS

1



LC

MARIO HAJRO

\$125,728
AO

2



RYAN STENGLEIN

\$88,956
AO

3



LC

MARK NEILSON

\$37,146
AO

DECEMBER BONUS LEADERS | PAYOUT: \$863,492 | QUALIFIERS: 169

\$ 125,728	Mario Hajro	\$ 7,309	Matthew Turnquist	\$ 4,172	Matthew Diulus	\$ 2,167	Luis Velasquez	\$ 1,251	Sylvain Kalombo	\$ 809	Giovanni Diduro
88,956	Ryan Stenglein	7,231	Anthony	3,910	Meaghan Krecsko	2,163	Alberto Alcala	1,239	Kamal Tayyib	780	David Bilotti
37,146	Mark Neilson		Mazurkewicz	3,808	Yael Enriquez	2,146	Madison Kilburn	1,220	Michael Burningham	762	Justin Maska
25,067	Jenny Kim	7,160	Corey Helly	3,747	Jessica Chang	2,081	Andrew Chambers	1,211	Matthew Bogle	748	Alexis Pineiro
24,170	Joshua Olin	6,976	Mark Lahijani	3,525	Tami Chaimov	1,982	Jonathan Rindt	1,198	Troy Williams	738	Zachery Kertulis
22,649	Taulant Bane	6,958	Klyo Vidal	3,320	Bobby Gujral	1,978	Kingsley Hansen	1,185	Juan Olvera	681	Hasan Ghazal
20,285	Melinda-Rae Lyse	6,945	Carmen Pena	3,285	Tyler Boulden	1,860	John Santosuosso	1,172	Daniel Perkins	655	Nairobi Contreras
18,334	Eno Iftiu		Guedez	3,219	Michael Gerstein	1,856	Matthew Hudlin	1,146	Michael Russo	614	Paul Kelly
13,223	Eric Thompson	6,736	Zach Otto	3,103	Michael Romero	1,842	Matthew Ward	1,138	Devon Chapman	595	Bruce Viaje
12,974	Reynolds Akuamo	5,898	Brody	3,073	Jake Yagjian	1,842	Jadelene Welty	1,069	Slavita Hut	540	Aaron Parks
12,474	Cody Gardner		Maughan-Evanson	2,901	Gregory Rudolph	1,823	Aaron Piotrowski	1,067	Claude Hamilton		
12,373	Chase Miller	5,778	Sara Vaz	2,896	Marissa Neff	1,795	Peter Kwiatkowski	1,060	Jesus Parra		
12,160	Mark Dushaj	5,672	Gabriela Sime	2,883	Carlo Buhay	1,791	Paul Samra	1,038	Tomarus Burks		
11,639	Daniel Pacheco	5,643	Joseph Tomanovich	2,845	Stella Roznovan	1,784	Giovanni Vacca	1,013	Saury Espailat		
11,084	Brent Bowling	5,576	Arif Hajro	2,813	Jeffrey Espinal	1,698	Randall Cook	1,011	Rielly Maher		
11,046	Justin Adams	5,486	Bobby Hamilton	2,769	Patrick Knouse	1,679	Taleb Jammoul Hajali	1,003	Elvis Cartaya		
10,859	Christopher Hintz	5,132	Tony Geer	2,732	Michael McKiernan	1,620	Jason Bratin	973	Adrain Alfred		
10,305	Mike Paragiou	4,941	Vincent Massari	2,603	Patrick Donovan	1,615	Yussuf El-Zein	971	Phi Phan		
9,347	David Carpenter	4,927	Michael Cirelli	2,599	Mark Bernsdorff	1,496	Johnny Ly	964	Jesse Doherty		
9,056	Justin Sutton	4,647	Christopher Bungay	2,582	Ronald Rivera	1,483	Astrid Castrillon	949	Nicole Preston		
8,984	Andrew Bishop	4,545	Evan Donoghue	2,581	Erin Allen	1,457	Kasali Kotun	935	Noe Perez		
8,980	Steven King	4,456	Joshua Jackson	2,580	Brandon Minor	1,442	Daryl Graham	898	Daniel Zotter		
8,980	David Quevillon	4,363	James Marks	2,559	Jonathan Phillips	1,416	Brian Jerome	897	Ashley Rust		
8,899	Adam Kidikas	4,356	Clayton Slaughter	2,466	Derek Foore	1,358	Tucker Gregor	880	Doron Freud		
8,817	Scott Wheeler	4,304	Stuart Pagan	2,414	William Parmeter	1,309	Dustin Dunbar	861	Tim McAdams		
8,691	Britton Costa	4,256	Brandon Summerton	2,379	Michael Botond	1,301	David Wang	856	Joseph Crivelli		
7,976	James Sodan	4,233	Matthew Conrad	2,233	Samuel Artzis	1,256	Justin Hermann	826	Tyler Worstell		

SA/GA DIRECT CODE FIELD TRAINING BONUS

1



SCOTT URBANOWICZ

\$13,770
Henderson-Locker

2



KATHERINE TEJEDA TAVARAZ

\$9,873
Mauro Capozucca

3



GABRIEL FERNOS

\$5,303
AO

4



ZAKARIA ELGAHMI

\$5,287
Darcy Schrieber

5



JOSHUA BUTREY

\$4,333
S-S-Parks-Salvaggi

DECEMBER BONUS LEADERS | PAYOUT: \$257,054 | QUALIFIERS: 366

\$ 13,770	Scott Urbanowicz	\$ 2,045	Michael Nehme	\$ 1,406	Orion Moore	\$ 1,095	Tyler Tasa	\$ 576	Winston Armstead
9,873	Katherine Tejeda Tavaraz	1,997	Tyler Lan	1,399	Juneth Zambrano De Grasso	1,093	Riley Donovan	571	Ladan Rahbary
		1,982	Brent Henderson			1,092	Trevor Hawkins	569	Alex Jankowski
5,303	Gabriel Fernos	1,970	Arthur Simpson	1,383	Kevin Valentin Ross	1,048	Samuel Huston	568	De'Carleon Townsend
5,287	Zakaria Elgahmi	1,968	Mohamed Aljahmi	1,382	Nahireth Rivero		Maria Guedez Melendez		
4,333	Joshua Butrey	1,953	Tristian Haynes	1,381	Aldry Asencio	1,000		528	Casey Kunash
4,032	Damaris Trejo	1,854	Nicholas Triantafyllidis	1,362	Laurence Moore		973 William Benline	527	Daniel Rock
4,031	Stephen Davis			1,345	William Barker		927 Asante Jackson	527	Amy Bay
3,990	Salaur Khorrami	1,844	Jayme Valle	1,340	Catherine Braund-Pereira		905 Taikendy Trinh	525	Daniel Nava
3,914	Nahomy Ramirez	1,802	Edward Hubshman				847 Randy Tucker	522	Luis Alvarez
3,430	Joanna Grossman	1,785	Arthur Trost	1,331	Matthew Lewis		845 Jamie Caldwell	520	Austin Sickler
3,289	Luis Holguin-Juarez	1,675	Miguel Serrano	1,328	Whitney Leung		844 Vanessa Rodriguez	519	Genesis Montiel
3,174	Damian Woods	1,656	Christina Babcock	1,318	Peter Ko		827 Aaron Greenspan	515	Kyle Ocupe
3,058	Sara Lantz	1,649	Samantha McComas	1,303	Christopher Montoni		824 Sandra Perez Espinal	504	Christopher Dragan
2,898	Elvis Tinaj	1,622	Rochelle Magpantay	1,273	Kaleb White		821 Endy Suriel		
2,888	Genesis Medina Mendoza	1,611	Daoud Naser	1,246	Alejandro Jardon		801 Luis Soriano		
		1,562	Riche Haye	1,208	Ronke Olusegun		794 Joseph Seus		
2,642	Ryan Martin	1,551	Tabitha Sanders	1,204	Glori Gold		790 Yogleidys Urquiola		
2,619	Tyler McKnight	1,522	Stefan Johannsson	1,191	April Ross		790 Yanicka Ghoston		
2,531	Corinne Read	1,522	Isaiah Mcgee	1,165	Brittany Holbrook		788 Tyler Teague		
2,530	Troy Henderson	1,503	Shayla Harris	1,158	Tebi Njilefack		775 Latoiya Wells		
2,476	Tyler Dubois	1,485	Ethan Tolbert	1,156	Emily Klich		775 Michael McLaughlin		
2,462	Kevin Henry	1,452	David Gallagher	1,131	Christopher Rives		771 Jordan Schoof		
2,417	Blake McClain	1,443	Aldo Ramirez Marinelli	1,117	Daks Barnard		770 Jose Matos		
2,221	Jessica Yates			1,116	Crystal Sulzer		744 Michael Harvey		
2,049	Leonard Pataca	1,426	Nicholas Beyer	1,111	Jeffery May		743 Rubi Bahena		

50

MGA/RGA GROWTH BONUS

MGA

1



ENO IFTIU
\$157,182
AO

2



JENNY KIM
\$84,354
AO

3



ARIF HAJRO
\$80,628
AO

4



BOBBY GUJRAL
\$49,746
AO

5



JOSEPH TOMANOVICH
\$47,179
AO

6



MATTHEW CONRAD
\$46,746
S-S-Parks-Salvaggi

7



JOSHUA OLIN
\$46,280
AO

8



EVAN DONOGHUE
\$42,846
Corey Neff

9



RYAN STENGLEIN
\$42,304
AO

10



JOE LEWO
\$41,633
Henderson-Locker

MGA ROOKIE

1



MARK DUSHAJ
\$91,445
AO

2



ZACKAREA HAKIM
\$34,062
AO

3



ANTHONY MAZURKEWICZ
\$30,347
Giddens-Giddens

4



ELVIS CARTAYA
\$24,923
AO

5



IAN ZOLLOS
\$20,412
S-S-Parks-Salvaggi

6



TANNER WEST
\$17,659
Michael Vasu

7



ANDRES LIRANZO
\$9,727
Theodore Pappas

8



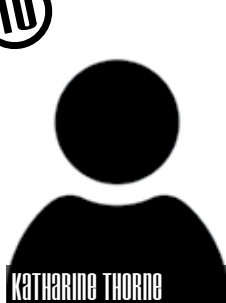
ABIGAIL LUNA RODRIGUEZ
\$9,659
AO

9



JUSTIN DIAZ
\$9,255
Theodore Pappas

10

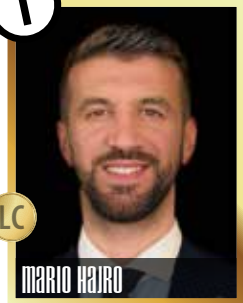


KATHARINE THORNE
\$8,649
AO-Lorence

RGA

1

LC



MARIO HAJRO
\$343,294
AO

2

LC



MARK NEILSON
\$144,007
AO

3



MARISSA NEFF
\$52,789
Corey Neff

4



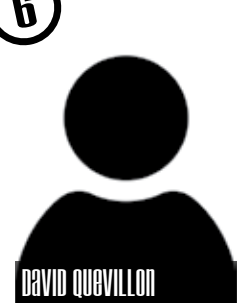
JUSTIN SUTTON
\$45,813
Giddens-Giddens

5



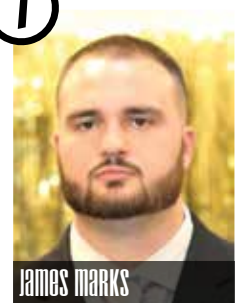
CHRISTOPHER HINTZ
\$42,738
AO

6



DAVID QUEVILLON
\$38,021
Mathew Hart

7



JAMES MARKS
\$34,866
Simon Arias

8



JESSICA CHANG
\$34,062
AO

9



ADAM KIDIKAS
\$26,649
Josh West

10



JAKE YAGJIAN
\$26,350
Albert Serur

DECEMBER BONUS LEADERS | PAYOUT: \$3,403,835 | QUALIFIERS: 213

MGA

\$ 157,182 Eno Iftiu
\$ 84,354 Jenny Kim
\$ 80,628 Arif Hajro
\$ 49,746 Bobby Gujral
\$ 47,179 Joseph Tomanovich

\$ 46,746 Matthew Conrad
\$ 46,280 Joshua Olin
\$ 42,846 Evan Donoghue
\$ 42,304 Ryan Stenglein
\$ 41,633 Joe Lewo

MGA ROOKIE

\$ 91,445 Mark Dushaj
\$ 34,062 Zackarea Hakim
\$ 30,347 Anthony Mazurkewicz
\$ 24,923 Elvis Cartaya
\$ 20,412 Ian Zollos

\$ 17,659 Tanner West
\$ 9,727 Andres Liranzo
\$ 9,659 Abigail Luna Rodriguez
\$ 9,255 Justin Diaz
\$ 8,649 Katharine Thorne

RGA

\$ 343,294 Mario Hajro
\$ 144,007 Mark Neilson
\$ 52,789 Marissa Neff
\$ 45,813 Justin Sutton
\$ 42,738 Christopher Hintz

\$ 38,021 David Quevillon
\$ 34,866 James Marks
\$ 34,062 Jessica Chang
\$ 26,649 Adam Kidikas
\$ 26,350 Jake Yagjian

REINSTATEMENT BONUS

1



NICHOLAS GASPARRO

\$9,848

Sabrina Lloyd

2



MIGUEL HERNANDEZ

\$3,879

Josh West

3



ORBY KELLEY

\$3,728

S-S-Bendure-Hartwig

4



MITCHELL LOOK

\$3,539

S-S-Parks-Salvaggi

5



ZENON ZORIJ

\$3,512

S-S-Parks-Salvaggi

DECEMBER BONUS LEADERS

PAYOUT: \$105,967

QUALIFIERS: 185

\$ 9,848 Nicholas Gasparro	\$ 2,194 Denise Ley	\$ 1,418 Nabil Spahi	\$ 993 Scott Florin	\$ 761 Nicholas Beyer	\$ 592 Travis Kovach
3,879 Miguel Hernandez	2,110 Marc D'Emilia	1,305 Peter Kaplanis	987 Diane Carrion	727 Gregory Caldwell	572 Valerie Ross
3,728 Orby Kelley	2,060 Benjamin Newhouse	1,273 Meakie Grice	974 Ellen Tuttle	724 Steven Mason	537 Justin Sherman
3,539 Mitchell Look	2,011 Joseph Faisant	1,261 Kayla Kuhn	955 Kimberly Maya	716 Maurice Baritz	531 Marc Futterweit
3,512 Zenon Zorij	1,934 Scott Dillingham	1,216 Phyo Phyo	953 Pamela Faircloth	671 Muhammed Ashraf	530 Jenny Alvarez
3,436 Cody Toth	1,924 Dason Phaul	1,178 Pamela Oleary	898 Loraine Patterson	665 Jessica Kay	519 Yauri Victoria
3,047 Sami Mogannam	1,907 Laurekins Pardovani	1,174 Anna Midowicz	895 Rodney Ward	650 Kareen Griffith	519 Isabella Celli
2,414 John Orr	1,762 Bradley Weigand	1,014 Fabian Aniekwensi	857 Preeti Sahgal	619 Victor Ledesma	501 Roberta Jackson
2,287 Patrice Franklin	1,503 Jack Craig	997 Tina Nelson	786 Natalie Soboleva	604 Adem Abdula	

6 BONUS TOTAL:

\$8,187,271

WORLD'S GREATEST	LEADERSHIP	RGA LEADERSHIP	SA/GA TRAINING	MGA/RGA GROWTH	REINSTATEMENT
\$2,069,470	\$1,487,453	\$863,492	\$257,054	\$3,403,835	\$105,967

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

FOUNDERS CLUB

December Qualifiers—
Outstanding Producers & PR Representatives:



Connor Cook

AO

2 Qualifications

\$189,296 Net ALP

92.2 RET



Javier Diaz

Henderson-Locker

3 Qualifications

\$94,568 Net ALP

85.8 RET



Joseph Sarasin

S-S-Bendure-Hartwig

12 Qualifications

\$79,076 Net ALP

89.6 RET



Bryan Juskiw

S-S-Bendure-Hartwig

10 Qualifications

\$71,056 Net ALP

90.7 RET



Nikolai Zollinger

Satti-Kanaan

1 Qualification

\$65,080 Net ALP

86.9 RET



Nick Scordos

AO

1 Qualification

\$104,028 Net ALP

84.8 RET



Mike Reed

AO

10 Qualifications

\$91,944 Net ALP

95.2 RET



Ashley Charriere

Satti-Kanaan

1 Qualification

\$75,801 Net ALP

83.4 RET



Sasha Oakes

Tommy Vena

1 Qualification

\$69,687 Net ALP

87.6 RET



Stuart Pagan

Mathew Hart

1 Qualification

\$63,081 Net ALP

83.5 RET



Ashkan Khoshmagham

AO

4 Qualifications

\$103,240 Net ALP

92.7 RET



Razan Zarba

Mathew Hart

2 Qualifications

\$90,568 Net ALP

85.2 RET



Steffanie Sainato

AO

1 Qualification

\$72,384 Net ALP

91.9 RET



Michael Battaglio

Duane Shaw

8 Qualifications

\$66,192 Net ALP

83.9 RET



Malka Arony

Arizona

11 Qualifications

24,943 Cards

Dear Future SGA,

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.



SGA Career Track

***\$500k–\$3.5M+**
Unlimited Annual Earnings Potential

LEVEL 1: QUALIFY

- To qualify you must meet the following criteria:
- 2 years tenure with AIL/NILICO
 - Be on an MGA/RGA Contract
 - Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

LEVEL 2: INTERVIEW

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

LEVEL 3: FOLLOW UP

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

LEVEL 4: GET AN OFFER

- After conferring with your SGA, the Home Office will contact you to:
- Let you know what territory/territories we are offering
 - Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

*The earnings potential is typical but not guaranteed. Actual amounts can vary based on individuals results.

DIRECTORS OF THE MONTH



Leaders growing leaders

VP of the Month



Robert Gray

Robert had 3.66% growth over December 2021.

Sales Director of the Month



Randy Teyssier

Randy had 130.53% growth over December 2021.

PR Director of the Month



Denise Gilbert

Denise met 106.78% of Objective during December 2022.

WORKING TOWARD A BETTER TOMORROW



David Zophin
President
American Income Life &
National Income Life Divisions

It goes without saying that a career with AIL-NILICO is so much more than a paycheck. It's so much more than a means to support yourself, your family, and your future. And even though these are all career essentials, the simple task of earning an income is not enough to make a career worthwhile.

Something that really makes our Company stand out among the rest is the opportunity it gives you to make a living while also making an impact. It's no secret that helping provide working families financial protection in their darkest hours is something we take pride in doing. It's something that's incredibly fulfilling, and anyone who has ever experienced being there for a family in need knows just how important the work we do really is.

This month, I want to take the opportunity to talk not just about the impact we make every day on individuals and their families, but the impact we make on a larger scale. I want to talk about how both AIL-NILICO and Globe

Life as a whole work in so many ways to help our community, to positively impact the world, and to make tomorrow better.

Being a positive force in our community has always been a priority for this Company. As a business that thrives on helping its own people and the people we serve, we know how important it is to extend that help beyond our organization and into the world around us. We know that our good fortune as a Company obligates us to offer our time, money, and talent to those who need it most, and we are happy to facilitate change for the better whenever and wherever we can.

I'd like to highlight just a few of the many ways we bring some much-needed light to the world. Looking back on 2022, I'm so proud of all we did and how we impacted the community in so many ways.

- We helped a number of people through MTB, whether it was by providing a home or thousands of meals to those in need.
- We provided No Cost benefits to our customers, which could aid in saving a child's life or in providing discounts on health-related services.
- We provided careers for those who were in need of our Opportunity Unlimited, creating an avenue to

better their lives and the lives of their families.

- We were there for hundreds of thousands of families by protecting them with our policies. We paid claims that helped them during the most devastating times in their lives and helped them maintain their way of life when everything else had turned upside down.

Of course, this list is just the beginning, and I'm proud to be part of a Company that is so far-reaching and makes such a profound difference in our community and in our world. All the work that we do and all the positive change we effect make AIL-NILICO an easy choice for our people and for our customers. I know that I, personally, have always been inspired by all we do, and I hope you feel the same way. I hope the good we create inspires you to do your best, every day, and give this career your all.

So, change someone's life today. Go the extra mile to get a family the protection they need. Ask your supervisor or SGA what your SGA office can do to help your community. And never underestimate your power to impact people. When you're well-prepared and ready to give your best every day, you'll never miss the opportunity to help us make a difference and make the world a little brighter. 🙌



DECEMBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA, and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



ROOKIE PRODUCER

**MARSHALL
FERNANDEZ**
\$95,405 NET ALP



VETERAN PRODUCER

DANIEL PARAVISINI
\$313,990 NET ALP



SA

SCOTT URBANOWICZ
\$109,853 1ST 6 MONTHS



GA

MICHAEL LEWO
\$97,825 1ST 6 MONTHS



MGA CATEGORY III

JENNY KIM
121.4% GROWTH



MGA CATEGORY IV

**MATTHEW
TURNQUIST**
98.3% GROWTH



RGA CATEGORY IV

MARK DUSHAJ
57.8% GROWTH



RGA CATEGORY III

ENO IFTIU
41.2% GROWTH



PR REP CATEGORY I

MALKA ARONY
5,254 CARDS



SGA CATEGORY IV

ALBERT SERUR
146.5% OBJECTIVE



SGA CATEGORY III

NICK MOORE
116.8% OBJECTIVE